



**FACTS** What does Ocean Financial FCU do with your personal information?

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances.
- Account transaction and credit history.
- Payment history and transaction history.

When you **are no longer** our member, we continue to share your information as described in this notice.

**How?** All financial companies need to share members' personal information to run their everyday business. In the chart below, we list the reasons financial companies can share their members' personal information; the reasons Ocean Financial FCU chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION:	DOES OCEAN FINANCIAL FCU SHARE?	CAN YOU LIMIT THIS SHARING?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or to report to credit bureaus.	YES	NO
<b>For our marketing purposes-</b> to offer our products and services to you.	YES	NO
<b>For joint marketing with other financial companies.</b>	YES	YES
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences.	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness.	NO	WE DON'T SHARE
<b>For our affiliates' to market to you.</b>	NO	WE DON'T SHARE
<b>For our non-affiliates' to market to you.</b>	NO	WE DON'T SHARE

Questions? Call 516.620.8100 or visit [OceanFinancial.org](http://OceanFinancial.org)



**MAIL-IN FORM**

**LEAVE BLANK OR**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below:

Apply my choices only to me

**Mark any / all you want to limit:**

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

**NAME:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_  
STREET

CITY STATE ZIP

**MEMBER #:** \_\_\_\_\_

**MAIL TO:**  
**OCEAN FINANCIAL FCU**  
**45 ATLANTIC AVENUE**  
**OCEANSIDE, NY 11572**

It could take up to **90** days to remove your mailing information.

**Who are we:** **Who is providing this notice?**  
Ocean Financial Federal Credit Union

**What we do:** **How does Ocean Financial FCU protect my personal information?**  
To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Ocean Financial FCU collect my personal information?**

We collect your personal information, for example, when you:

- Open an account or make a wire transfer.
- Give us your income information or apply for a loan.
- Show us your driver's license.

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness.
- Affiliates from using your information to market to you.
- Sharing for nonaffiliates to market to you.

State law and individual companies may give you additional rights to limit sharing.

**Definitions:** **AFFILIATES**

Companies related by common ownership or control. They can be financial and nonfinancial companies.  
*Ocean Financial FCU has no affiliates.*

**NONAFFILIATES**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
*Ocean Financial FCU does not share with our nonaffiliates so they can market to you.*

**JOINT MARKETING**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

*Our joint marketing partners include credit card companies, loan recapture programs, insurance companies, and electronic services.*

**Other Important Information**