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## FACTS

### WHAT DOES DUPONT COMMUNITY CREDIT UNION 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 income
- account balances and payment history
- credit history and credit scores

#### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons DuPont Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DuPont Community Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

#### To limit our sharing

- Call (800) 245-8085 or (540) 946-3200 or
- Visit us online: [www.mydccu.com/contact](http://www.mydccu.com/contact)

Please note:

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### Questions?

Call (800) 245-8085 or (540) 946-3200 or go to [www.mydccu.com/contact](http://www.mydccu.com/contact)

#### Who we are

Who is providing this notice?

DuPont Community Credit Union

## What we do

How does DuPont Community Credit Union 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 DuPont Community Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>- open an account or deposit money</li> <li>- pay your bills or apply for a loan</li> <li>- use your credit or debit card</li> </ul> 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 <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- DCCU does not have any affiliates</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- Our nonaffiliates include personal financial management product providers, mortgage services providers, direct marketing, consumer research, and ballot processing companies.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>- Our joint marketing partners include credit card and insurance companies, student loan providers, and financial consultants.</li> </ul>

## Other important information

The Children's Online Privacy Protection Act federally governs the online privacy of children under the age of 13. We collect certain information to fulfill online transaction requests and to access our online banking/e-statement platforms. Those services are offered to the general membership and may be provided by our vendors. We do not have any agreements with or allow outside organizations to collect information for their own purposes.

We collect the following information:

- E-mail Address
- Account Numbers
- Passwords
- Security Questions

A child under the age of 13 must apply jointly with a parent/guardian for DCCU membership. By signing the application for membership, that joint owner consents to the collection of information described above for that child. At any time, a verifiable parent or legal guardian may withdraw that consent, review the information we have collected from the child online; prevent the further use or maintenance of that information, or direct the deletion of that information with notification:

By mail: P.O. Box 1365, Waynesboro, VA 22980

By e-mail: [dccu@mydccu.com](mailto:dccu@mydccu.com)

By phone: (800) 245-8085

For more information on COPPA, visit <http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>

Website: DuPont Community Credit Union uses "cookies" on our website and online banking. Cookies are small pieces of information a website stores on a visitor's web browser to remind the site about the user the next time the site is visited. We do not store confidential or sensitive information through the use of cookies. Our use of cookies enhances online transactions and eases navigation through our website. For certain applications, cookies are required to help protect the privacy of member's transactions (for example: terminating the session if the member forgets to log out). We collect email addresses from members who request electronic services, and from users of our website who choose to provide their addresses.