



Privacy Policy

FACTS	WHAT DOES CHEROKEE STRIP 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 information we collect and share depend on the product or service you have with us. This information can include: • Social Security Number and Credit Score • Income and Employment Information • Purchase History and Payment History
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 Cherokee Strip Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Cherokee Strip 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: May include partners we contractually work with to offer enhanced services to you, including mortgages and investments	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 Includes Cherokee Strip Insurance Agency, a wholly-owned subsidiary of the Credit Union	Yes	Yes
For no-partnership, non-affiliates to market to you	No	We don't share

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>* Cherokee Strip Credit Union does not share with our non-affiliates.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>* Our joint marketing partners may include insurance companies, investment advisory/brokerage companies, mortgage companies, and other service providers.</i>
What we do	
How does Cherokee Strip CU 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 Cherokee Strip CU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> * Open an account or pay your bills * Apply for a loan or give us your employment information * Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> * Sharing for affiliates' everyday business purposes - information about creditworthiness * Affiliates from using your information to market to you * Sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for accounts I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>

To limit our sharing	
Questions?	<p>Generally, we share information to properly service your account, or to provide you with special promotional opportunities and additional services like insurance and investments, which may be relevant to you. If you wish to opt-out of information sharing with our affiliates and/or other financial companies, simply fill out the attached form below, and bring in or mail to: Cherokee Strip Credit Union, Attn: Accounting, 1508 East Prospect Avenue, Ponca City, OK 74604. Kindly allow us a minimum 60 days to complete the mechanics of any opt-out requests, and thank you for your Membership.</p> <p>Please note: If you are a new Member, we may begin sharing your information 30 days from the date we either sent this notice or you opened your account. Since we offer more than banking services, when you are no longer a Member, we may continue to share your information as described in this notice if you have not opted-out. However, you can contact us at any time to limit our sharing.</p>



Information Sharing Opt-Out Form

I wish to **opt-out** of the following, for sharing of my information or marketing/promotional opportunities:

- _____ Marketing and promotions from Cherokee Strip Credit Union
- _____ Marketing and promotions from Cherokee Strip Insurance Agency
- _____ Marketing and promotions from other financial companies, including investments and mortgages

_____	Member Name
_____	Physical Mailing Address
_____	E-mail Address
_____	Member Signature
_____	Today's Date

*** Please note that if you are joint on a CSCU account with someone else, this choice will apply to all Members on the account.