



200 N. St. Clair Ste. 1600
 Toledo, Ohio 43604
 Phone: 888-508-2228
 Fax: 419-841-1438
www.directionscu.org

PRIVACY POLICY

Facts	What Directions Credit Union Does 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?	<p>The types of personal information that we collect and share depend on the product or service that you have with us. This information can include:</p> <ul style="list-style-type: none"> • your Social Security Number and purchase history • account balances and credit card or other debt • transaction history and checking account information <p>When you are no longer our Member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their members' personal information, whether Directions chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Directions 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 to report to credit bureaus	Yes	No
For our marketing purposes – to offer products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call toll free 1-888-508-2228 or email us at info@directionscu.org
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Who is providing this notice?	Directions Credit Union, Inc.
How Does Directions 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. Directions regularly test and assess its information security measures, systematically train employees, and adopt upgrades and enhancements as necessary to protect your information.
How does Directions collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit and debit card • show 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: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include CUSO Financial Services, L.P.; CFS Insurance & Technology Services, LLC.
Non-Affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • Directions Credit Union does not share with non-affiliates.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include investment, insurance, and other financial service companies.
Other Important Information	
For California Residents: California Law provides additional privacy rights to California residents. We will not share your personal information with non-affiliated third parties unless permitted by California Law.	
Card App periodically collects, transmits, and uses geolocation information to enable features that prevent fraudulent card use and send alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the Solution is being used or not at all, depending on the End User's selection. End Users can change their location permissions at any time in their device settings.	



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Mail-in Form to Limit Sharing

Mark in any/all you want to limit:

Do not share information about my transactions and experiences with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Name	
Street Address	
City, State, Zip	
Last 3 Digits of Member Number (For your security do not list full member number)	
Mail To:	Directions Credit Union 200 N. St. Clair Street Ste. 1600 Toledo, OH 43604