PRIVACY NOTICE

ORNL FEDERAL CREDIT UNION
221 South Rutgers Avenue, P.O. Box 365
Oak Ridge, Tennessee 37831-0365

Rev 10/26

FACTS	WHAT DOES ORNL FEDERAL 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 can 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 customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ORNL Federal 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	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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	- Call (865) 688-9555 or (800) 676-5328 - By email: group-compliance@ornlfcu.com, or - Mail the form below ***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 will not continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call (865) 688-9555 or (800) 676-5328 or go to ornlfcu.com

If you have already opted out before, it is not necessary to opt out again.

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account.

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.

Member Name:	
Address:	
City, State, Zip:	
Account #	

Mail to:
ORNL Federal Credit Union
ATTN: Privacy Officer
P.O. Box 365
Oak Ridge, Tennessee
37831-0365

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Who we are	
Who is providing this notice?	ORNL Federal Credit Union

What we do	
How does ORNL Federal 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 ORNL Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: - Apply for an account or Apply for a loan - Provide your employment information or employment history - Provide 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 non-affiliates to market to you 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 choice will apply to everyone on your account

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates are: *- 7, LLC and its holdings including 7 Mortgage, 7 Title, and 7 Servicing*
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. *- We do not share with non-affiliated companies so they can market to you*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. These include: *- Insurance Companies* *- Direct Marketing Companies*

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