



Privacy Policy

Rev. 06/2017

FACTS	WHAT DOES ROANOKE VALLEY 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: <ul style="list-style-type: none"> • Social Security number, name, address, 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 Roanoke Valley Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Roanoke Valley 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	No
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 nonaffiliates to market to you	No	We don't share.

To limit our sharing	Call (540) 982-3931 and speak with RVCCU representative or mail in the form below. Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.
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Questions?	Call (540) 982-3931 or go to rvccu.org.
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Mail-in Form	Don't share my personal information with other financial companies to jointly market to me.		
Name		Account No.	
Address			
City, State, Zip			
Mail to:	Roanoke Valley Community Credit Union, P.O. Box 13045, Roanoke, VA 24030-3045		

Who we are	
Who is providing this notice?	Roanoke Valley Community Credit Union
What we do	
How does Roanoke Valley 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 Roanoke Valley Community Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Apply for a loan • Use a debit or credit card • Pay bills or other payments • Make or receive deposits • Through social media posts
Why can't I limit all sharing?	Federal law only gives you the right to limit <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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"> • Roanoke Valley Community Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Roanoke Valley Community Credit Union does not share with non-affiliates.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Insurance • Other financial service providers
Other Important Information	
At Roanoke Valley Community Credit Union, you can be confident that your financial privacy is a top priority. We take every precaution to protect your information and encourage you to do the same. Please remember that we will never ask for information from you through text message or email. If you receive this type of message, do not respond and contact us as soon as possible at (540) 982-3931 or info@rvccu.org.	