



**Quaker Oats  
Credit Union**

3535 Center Point Rd. NE  
Cedar Rapids, IA 52402  
(319) 395-7060

**PRIVACY NOTICE**

## Privacy Notice

Quaker Oats Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If after reading this notice you have any questions, please contact us at (319) 395-7060.

### Categories of Information We Collect

Quaker Oats Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency.

### Categories of Information We Disclose

We do not disclose any non public information about you to anyone, except as permitted by law.

We may report information about your accounts to credit bureaus. Late payments, or defaults on your account may be reflected in your credit report.

In instances in which Member information is shared, we require that third parties treat and maintain the privacy of your Member information with the same degree of diligence and careful attention as is required by Quaker Oats Credit Union.

### Confidentiality and Security

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Quaker Oats Credit Union restricts access to your personal information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### Privacy Options

You have choices as to how we contact you for marketing purposes as well as how we use your credit and personal financial information at Quaker Oats Credit Union and its affiliate.

If you are comfortable with the methods in which we use your information currently, there is no need to indicate your preference. We recognize, however, that you may wish to limit the ways in which we use your information for marketing, and we offer the following opt-out choices:

- You may request that we not call you.
- You may ask that we not send you information by mail.
- You may direct us not to contact you by email.
- You may also tell us not to share your credit and personal financial information with any affiliate of Quaker Oats Credit Union.

To specify your preference or discuss your options write to us at Quaker Oats Credit Union, Member Services, 3535 Center Point Rd. NE Cedar Rapids, IA 52402, or call a Quaker Oats Credit Union Member Service Professional at (319) 395-7060. Preferences must include your name, address, telephone number and social security number (or tax payer identification number). Incomplete information will delay or prevent our ability to honor your request. If you have a joint account, a request by one owner will apply to the joint account. The opt-out designation, if elected, applies to your current portfolio of accounts. Our system will be updated to reflect your privacy preferences within 30 days following receipt of the request.

If you have already shared with us your privacy preferences under this policy, it is not necessary to contact us again. We will continue to honor the preferences you have made.

### Keeping You Informed

We provide our Privacy Policy to all new members and to current members on an annual basis. Changes may be made to our policy. Our current policy is always available at [www.QuakerOatsCU.com](http://www.QuakerOatsCU.com)

### USA PATRIOT ACT

In accordance with the USA PATRIOT ACT, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts including loan and deposit accounts, as well as trust, brokerage, insurance, and investment management accounts.

### What This Means To Our Members

When you open an account, you will be asked for your name, address, social security or tax identification number, date of birth (if applicable) and other information that will allow Quaker Oats Credit Union to identify you. You will also be asked to furnish your drivers license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current member of Quaker Oats Credit Union.

### **Quaker Oats Credit Union is Covered by this Policy**

Quaker Oats Credit Union, a State of Iowa Chartered Credit Union, Member FDIC.

### **Security Practices to Protect Your Information**

Your information is used strictly for legitimate business purposes. Quaker Oats Credit Union employees are trained to respect your privacy concerns and to safeguard your personal information. Furthermore, as technology becomes more advanced, Quaker Oats Credit Union is continuously modifying its physical, electronic, and procedural safeguards to ensure compliance with federal and state standards and to protect your nonpublic personal information.

We encourage you to learn about identity theft, fraud, and online threats such as email scams. Information on these topics, proactive steps that you can take to protect yourself, as well as instructions on what to do if you become a victim of identity theft or fraud are available below and at our Web site [www.QuakerOatsCU.com](http://www.QuakerOatsCU.com).

### **Important Message on Protecting Your Information**

In light of a new form of identity theft fraud activity called "phishing" or "webspooing", Quaker Oats Credit Union is reminding its members to be constantly vigilant about protecting personal and financial information. Sensitive information, including Social Security number, Personal Identification numbers (PINs) and account numbers, should not be shared unless the member has verified the legitimacy of the entity receiving the information.

"Phishing" or "webspooing" involves fraudulent emails sent to consumers asking them to link to a fraudulent website and enter personal financial information. The fraudulent website is designed to look like a legitimate website, but is not.

The Credit Union advises its members to access Quaker Oats Credit Union's website by logging onto [www.QuakerOatsCU.com](http://www.QuakerOatsCU.com) directly and not via links from other sites or within email messages. Quaker Oats Credit Union does not contact its members via email, phone or mail to request or verify security information about passwords or PINs. Members who contact the Credit Union in person will not be asked to share passwords and PINs, but our employees will ask for information to verify identities and ensure our members' privacy and protection.

Members who suspect they have been victims of fraud or have questions are encouraged to contact Quaker Oats Credit Union's Member Services department at (319) 395-7060 during our regular business hours Monday through Friday, excluding Federal Holidays. Or contact us securely via our website 24 hours a day, seven days a week.

### **What Members Can Do to Help**

Quaker Oats Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explains the call is on behalf of the credit union and asks for your account number, you should be cautious. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!