Ohio CU Financial Services
13623 Rockside Road Garfield Heights, OH 44125

Rev. 2/25

FACTS

WHAT DOES OHIO CU FINANCIAL SERVICES, LLC, 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: ▮ Social Security number and income ▮ Account balances and transaction history ▮ Investment experience and assets ▮ Source of income & wealth
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 Ohio CU Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ohio CU Financial Services 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 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	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	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	▮ Call 216.663.6800 ext.226 - our menu will prompt you through your choice(s), ▮ Visit us online: ohiocufinancialservices.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 continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 216.663.6800 ext.226 or go to ohiocufinancialservices.com

X----------Detach and mail form below. Retain Disclosure above for your records.----------

Mail-in Form

Mark any/all you want to limit:

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

Name	
Address	
City, State Zip	
Account #	

Mail to:
Ohio CU Financial Services, LLC
13623 Rockside Road
Garfield Heights, OH 44125

What we do	
How does Ohio CU Financial Services 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 Ohio CU Financial Services collect my personal information?	We collect your personal information, for example, when you ▮ open an account or give us your income information ▮ seek advice about your investment & retirement portfolio ▮ make deposits or withdrawals 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 nonaffiliates to market to you State law 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 choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▮ *Our affiliates include financial companies, such as OC Federal Credit Union, LLC and Augustine Financial Services, LLC DBA Ohio CU Mortgage.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▮ *Ohio CU Financial Services does not share with our affiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▮ *Our joint marketing partners include insurance companies.*

Other Important Information

Advisory services are offered through Ohio CU Financial Services, LLC a registered investment advisor with the State of Ohio. Securities are offered through Charles Schwab & Co., Inc, who is a broker-dealer registered with the Securities Exchange Commission (SEC) and a member of FINRA) / SIPC.

Products are offered through Ohio CU Financial Services or its licensed affiliates. OC Federal Credit Union is not registered as an insurance agency, broker-dealer, or investment advisor. Registered representatives of Ohio CU Financial Services, LLC offer products and services may also be employees of OC Federal Credit Union. These products and services are being offered through Ohio CU Financial Services, LLC, or its affiliates, which are separate entities from, and not affiliates of, OC Federal Credit Union. Securities and insurance offered through Charles Schwab & Co., Inc., and Ohio CU Financial Services, LLC, or its affiliates are:

Are not federally insured;
Are not obligations to OC Federal Credit Union;
Are not guaranteed by OC Federal Credit Union; &
Involve Investment risk, which may include loss of principal.