

# FACTS

## WHAT DOES WCU CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <input type="checkbox"/> Social Security Number <input type="checkbox"/> Income <input type="checkbox"/> Account Balances <input type="checkbox"/> Payment History <input type="checkbox"/> Credit History <input type="checkbox"/> Credit Scores When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
<b>How?</b>	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 <i>WCU Credit Union</i> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WCU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> —to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	NO	NO
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	NO	NO
<b>For nonaffiliates to market to you</b>	NO	NO

**Questions?** Call 256-355-5010 or go to [www.wcucu.com](http://www.wcucu.com)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>WCU CREDIT UNION</b>
<b>What we do</b>	
<b>How does WCU Credit Union protect my personal information?</b>	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.
<b>How does WCU Credit Union collect my personal information?</b>	We collect your personal information, for example, when you: <input type="checkbox"/> Open an Account or Apply for a Loan <input type="checkbox"/> Make Deposits or Withdraw money from your Account <input type="checkbox"/> Pay your bills or use your Credit or Debit Card We also collect your personal information from others such as credit bureaus, affiliates, or other companies
<b>Why can't I limit sharing?</b>	Federal law gives you the right to limit only <input type="checkbox"/> Sharing for affiliates' everyday business purposes-information about your creditworthiness <input type="checkbox"/> Affiliates from using your information to market to you <input type="checkbox"/> Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <input type="checkbox"/> WCU Credit Union has no affiliates
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <input type="checkbox"/> Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, consumer reporting agencies, check/share draft printers, and attorney.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <input type="checkbox"/> Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.