

PRIVACY POLICY

FACTS	What does Wexford 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 share, collect, 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, account balances, payment history, transaction history, credit history, and loss history.
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 Wexford Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does WCCU Share?	Can you limit this sharing?
For our everyday business purposes , such as to process your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus	Yes	No
For our marketing purposes ; to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes ; information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes ; information about your creditworthiness	No	N/A
For non-affiliates to market to you	Yes	N/A

To limit our sharing:	<ul style="list-style-type: none"> • Visit online banking, go to your personal information and update your contact preferences to opt out of marketing from WCCU or our non-affiliates. • Call 231.775.2081; ask to opt out of marketing from WCCU or our non-affiliates. • Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to • share our information as described in this notice. However, you can contact us anytime to limit our sharing.
Questions?	Call 231.775.2081 or go to www.wexccu.com

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WHO WE ARE	
Who is providing this notice?	Wexford Community Credit Union (WCCU)

WHAT WE DO	
How does WCCU 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 secure files and secure buildings.
How does WCCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Pay us by check • Use your credit or debit card • Apply for a loan • Deposit money <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit my personal sharing?	<p>Federal law gives you the right to limit only:</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit my sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Wexford Community Credit Union has no affiliates.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Non-Affiliates we share with can include insurance companies.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Wexford Community Credit Union doesn't jointly market.</i>