

**WEXFORD COMMUNITY CREDIT UNION'S**  
**PRIVACY POLICY NOTICE**

Wexford Community Credit Union is dedicated to serving our members needs and to protecting the security and confidentiality of their personal information. With this in mind, Wexford Community Credit Union has established the following policy.

**Information We Collect About You –**

From membership and other applications for products and services submitted by you, we obtain information such as, but not limited to, your name, address, social security number, employer, income, and account information at other financial institutions.

From transactions with us and other companies we work with to provide you with products and services, we obtain information such as account balances, payment histories, parties to transactions, and credit card usage.

From consumer reporting agencies we obtain information related to your creditworthiness.

Wexford Community Credit Union will collect only the personal information that is necessary to conduct our business. That means only what is necessary to provide competitive financial products and services – no more.

***\*We may disclose all of the information we collect, as described above, as permitted by law.***

**Information About You We Share –**

Wexford Community Credit Union will share information about you only when absolutely necessary.

We disclose information we collect about you under certain circumstances and as permitted or required by law. The disclosure of this information typically includes processing transactions on your behalf, as you authorize, to provide you with a product or service, to conduct the operations of this credit union, and to protect the security of our financial records.

In order to provide you with certain products and services, we sometimes disclose your information with other organizations. In some cases, we enter into agreements with third parties to provide these products and services to you on our behalf or to jointly market products and services. For example, as a benefit to membership we make insurance products available to you at discounted premiums. In order to do this, we provide information such as your name and address to the insurance company that offers its products to you. To protect your privacy, we only do business with companies that agree in writing to maintain strong confidentiality protections. We restrict these companies to using your information only for the reason we have given to them, and for no other purpose. We will partner only with businesses that follow strict confidentiality requirements. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

**Disclosure Of Information About Former Members-** When a member terminates membership with Wexford Community Credit Union, we will not share information we have collected about the member, except as may be permitted or required by law.

**Member Access To Their Own Information-**

We always make available to our members access to his or her own account information, either in person, by telephone, or over the Internet. We have in place appropriate security controls to ensure that information is protected.

**How We Protect Your Personal Information-**

Under no circumstances do we provide any information we collect about you to telemarketers or other third parties that do not act on your behalf as a member of this credit union. We provide all users of our ATMs with protection of their personal financial information.

We restrict access to nonpublic personal information about you to only those employees and members of our Official Family who have a specific business purpose for accessing and utilizing this information. Our employees and members of our Official Family are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards as part of a comprehensive risk management system that complies with federal regulations to protect against unauthorized access and use of that information.

As a member of our credit union, you also have a responsibility to take reasonable precautions to safeguard your financial information, and to notify us of any unauthorized access to your accounts or any inaccurate information maintained by the credit union.

**OUR INTERNET PRIVACY POLICY**

Wexford Community Credit Union values your interest in learning more about our products and services. We are committed to protecting the personal privacy of the visitors to our Web site. It is our policy to limit the collection and storage of personal information to that necessary for us to provide our products and services.

For site management, information is collected for statistical purposes. Computer software programs are used to create summary statistics, which are used for such purposes as accessing what information is of most and least interest, determining technical design specifications, and identifying system performance or problem areas. No personal information, such as your name or address, is collected or used for this analysis. We collect no information, which would identify you personally.

**Examples of information collected from Web site:**

- The Internet domain (for example, “xcompany.com” if you use a private Internet

access account or “yourschool.edu” if you connect from a university=s domain) and IP address (an IP address is a number that is automatically assigned to your computer whenever you are surfing the Web) from which you may access our web site.

- The date and time you access our site.
- The pages you visit and the result of the request, such as an image or query.
- Other status codes and values resulting from the Web server responding to the request received: HTTP status code, Windows NT code, number of bytes sent, number of bytes received, duration (in seconds) to fulfill the request, server port number addressed, and protocol version.

Wexford Community Credit Union does not use “cookies”. (A “cookie” is a file placed on your hard drive by a Web site that allows it to monitor your visit, usually without your knowledge.) You can set your browser to warn you when placement of a “cookie” is requested and decide whether or not to accept it.

#### **Information Collected From E-mails And Web Forms:**

When you send us personally identifying information, for example, an electronic mail message containing a question or comment or by filling out a form that E-mails us this information, we use this information to fulfill or respond to your requests. We may store these requests to provide us with information for future improvements to our Web site. We may forward your E-mail to other Wexford Community Credit Union employees who are better able to respond to your request. Wexford Community Credit Union may also use this information to help us do our work. We do not create individual profiles with the information you provide. Wexford Community Credit Union does not give, sell, or transfer personal information to third parties, unless permitted or required by law.

#### **We Will Keep Members Informed Annually-**

We will provide our members with our Privacy Policy, initially and at least once annually. We will provide all new members with our Privacy Policy at the time they open their account with us.

#### **How To Contact Us-**

If you have any questions regarding our Privacy Policy, you may contact us by calling us at: (231) 775-2081. Or stopping by our office at: 1021 N. Mitchell St., Cadillac, MI 49601.

Your savings federally insured to \$100,000

**NCUA**

National Credit Union Administration, a U.S. Government Agency