



## PRIVACY POLICY

<b>FACTS</b>	<b>What does Wexford Community Credit Union do with your personal information?</b>
<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 share, collect, 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 depends 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.
<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 Wexford Community Credit Union chooses to share and whether you can limit this sharing

<b>Reasons we can share your personal information:</b>	<b>Does WCCU share?</b>	<b>Can you limit this sharing?</b>
<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 to 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>	No	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 credit worthiness	No	No
<b>For non-affiliates to market to you</b>	No	No

<b>To limit our sharing:</b>	<ul style="list-style-type: none"> <li>• Call 231-775-2081; our menu will prompt you through your choice(s) <b>OR</b> visit us online at <a href="http://www.wexccu.com">www.wexccu.com</a></li> <li>• <b>Please note:</b> If you are a new 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 your information as described in this notice. However, you can contact us anytime to limit our sharing.</li> </ul>
<b>Questions?</b>	Call 231-775-2081 or go to <a href="http://www.wexccu.com">www.wexccu.com</a>

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<b>WHO WE ARE:</b>	
Who is providing this notice?	Wexford Community Credit Union (WCCU)

<b>WHAT WE DO</b>	
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 safe guards, secured files and buildings.
How does WCCU collect my personal information?	<p>We collect your personal information, for example, when you open an account, apply for a loan, pay us by check, deposit money, or use your credit or debit card.</p> <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"> <li>• Sharing for affiliates' everyday business purposes: information about your credit worthiness.</li> <li>• Affiliates from using your information to market to you.</li> <li>• Sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices apply to everyone on your account.

<b>DEFINITIONS</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Wexford Community Credit Union has no affiliates</i></li> </ul>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Non-Affiliates we share with can include insurance companies.</i></li> </ul>
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"> <li>• <i>Wexford Community Credit Union does not jointly market.</i></li> </ul>