



## FACTS

### WHAT DOES WESTERN COOPERATIVE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state 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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ account balances and payment history</li> <li>▪ credit history, credit scores, and overdraft history</li> </ul> <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>
<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 WCCU 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?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your accounts(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>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

## Questions?

Call 1-800-584-9220 or go to [www.wccu.org](http://www.wccu.org)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Western Cooperative Credit Union, - 1300 Bison Drive PO Box 2237, Williston ND 58802
<b>What we do</b>	
<b>How does WCCU 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.  WCCU regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information. We limit access to information to those employees for whom access is appropriate.
<b>How does WCCU collect my personal information?</b>	We collect your personal information, for example, <ul style="list-style-type: none"> <li>• When you open an account or deposit money</li> <li>• When you pay your bills or apply for a loan</li> <li>• When you use your debit card</li> </ul> We also collect your personal information from others, such as, credit bureaus or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes- information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> North Dakota state law and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law.)
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• WCCU does not share with affiliates</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• WCCU does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• WCCU does not participate in joint marketing agreements</li> </ul>
<b>Other important information</b>	
<b>For North Dakota Account Owners:</b> We will not share personal information with nonaffiliates - either for them to market to you or for joint marketing of products and services – without your authorization.	