

Privacy Policy

FACTS:	What does Valley Communities 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 collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	<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"> ■ social security number ■ account balances ■ payment history ■ transaction history ■ credit history ■ wire transfer instructions
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 Valley Communities Credit Union choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does Valley Communities Credit Union Share?	Can you limit sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share.
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share.
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share.
For nonaffiliates to market to you	Yes	Yes
To limit our sharing	<p>Download and mail the privacy form. Click here to download the form. Please note: If you are no longer a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 715-693-3400	

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What we do.

How does Valley Communities Credit Union 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 secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Valley Communities Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account ■ apply for a loan ■ pay us by check ■ show your driver's license ■ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all 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 nonaffiliates to market to you <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 will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>Valley Communities Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Nonaffiliates we share with can include insurance companies</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Valley Communities Credit Union doesn't jointly market.</i>

For more information call or stop by one of our six locations in Kronenwetter, Marshfield, Mosinee, Stevens Point, Wausau or Wisconsin Rapids. [Click here](#) for phone numbers and addresses.

Valley Communities Credit Union is committed to protecting the privacy of our members. In general, you can visit us on the World Wide Web without disclosing to us who you are or revealing any information about yourself. There are several areas, however, that will collect certain information about you and we want you to know how we handle that information.

If you visit our website, Valley Communities Credit Union collects and stores information on the domain you use to access our website, the Internet address of the site from which you linked directly to the site, and the date and time of your visit. This information is used to measure the number of visitors to the various pages on our site to better serve our membership.

If you send an e-mail, Valley Communities Credit Union collects and stores personally-identifying information in order to process your e-mail, form or application. This information is not sold to any third parties. Due to the volume of e-mail activity, these messages are deleted after they are answered or completed.

If you visit a secure site, such as home banking, you will be asked for personal identification numbers which will give you access to the member only section of our website. This information enables Valley Communities Credit Union to regulate entry to the member only portions of our website and to measure member usage. Any identifying information gathered is not sold to third parties.

If you link to another site from any of our pages, you are leaving our site pages, and we cannot be held responsible for any information that may be gathered at a linked site. We make every effort however, to ensure that all linked sites follow similar privacy policies as ours to offer you maximum security and privacy.

Loan Office Hours: Monday - Friday 8 am - 5 pm
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backed by the full faith and credit of the United States
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EQUAL HOUSING
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