

# PRIVACY NOTICE



# Washington Gas Light Federal Credit Union

<b>FACTS</b>		<b>WHAT DOES WASHINGTON GAS LIGHT FEDERAL 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 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 Date of Birth</li> <li>· Address and Phone Number</li> <li>· Account Balances and Payment History</li> <li>· Income</li> <li>· Credit History and Credit Scores.</li> </ul> <p>When you are no longer our 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 Washington Gas Light Federal Credit Union chooses to share; and whether you can limit this sharing.	

<b>Reasons we can share your personal information:</b>	<b>Does Washington Gas Light Federal Credit Union share?</b>	<b>Can you limit this sharing?</b>
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.	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences.	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness.	No	We do not share
For our affiliates to market to you.	No	We do not share
For nonaffiliates to market to you.	No	We do not share

<b>Questions?</b>	Call (703) 750-4394 or toll free (800) 952-3999 <a href="http://www.wglfcu.org">www.wglfcu.org</a>
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# Washington Gas Light

## Federal Credit Union

<b>Who we are:</b>	
Who is providing this notice?	Washington Gas Light Federal Credit Union 6801 Industrial Road, Springfield, VA 22151
<b>What we do:</b>	
How does Washington Gas Light Federal 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 physical, electronic, and procedural safeguards including restricting employee access to those with a specific business purpose in utilizing your data, computer safeguards, and secured files and building.
How does Washington Gas Light Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>· Open an account or deposit money</li><li>· Pay your bills or apply for a loan</li><li>· Use your credit or debit card</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	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 you</li><li>· Sharing for nonaffiliates to market you</li></ul> State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions:</b>	
Affiliates:	Companies related by common ownership and control. They can be financial and nonfinancial companies.
Nonaffiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing:	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
<b>Other important information:</b>	
Washington Gas Light Federal Credit Union will NEVER solicit personal or account information via email, phone, or Internet.	