

FACTS**WHAT DOES WASHINGTON STATE EMPLOYEES CREDIT UNION (WSECU) AND ONE WASHINGTON FINANCIAL (OWF) 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number
- Account balances
- Transaction history
- Credit history
- Income
- Credit scores

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 WSECU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WSECU share?	Can you limit this 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	No	We don't share
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing

- Call 800.562.0999
- Visit us online at wsecu.org and click on Terms & Conditions

Please note:

- If you are a *new* member, we can begin sharing your information with our affiliates so they can market to you 30 days from the date we **send** this notice.
- When you are *no longer* a member, we will continue to share your information as described in this notice.
- You can contact us at any time to limit our sharing.

Questions?

Call toll-free 800.562.0999 or go to wsecu.org.

Who We Are	
Who is providing this notice?	Washington State Employees Credit Union (WSECU) and One Washington Financial (OWF).
What We Do	
How does WSECU 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 WSECU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account • Pay your bills • Apply for a loan • Use your credit or debit card • Make deposits or withdrawals from your account We also collect your personal information from credit bureaus and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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. Our affiliates include: <ul style="list-style-type: none"> • One Washington Financial (OWF), a provider of financial services, including mortgages.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • WSECU does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include providers of investment and financial services and insurance companies.