



A member owned Financial Institution serving those that Live, Work, Worship or Attend School in Washtenaw County, Michigan

## Privacy Disclosure

Please click here to read our [Current Privacy Policy](#) ( Adobe Acrobat file)

### Who we are

**Who is providing this notice?**  
Washtenaw Federal Credit Union

### What we do

**How does Washtenaw FCU 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.

**How does Washtenaw FCU collect my personal information?**

We collect your personal information, for example, when you

- **Open an Account** or **Deposit Money**
- **Apply for a loan** or **Apply/use a Credit or Debit Card**

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- 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

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 choice will apply to everyone on any account on which you are a Primary or Joint owner.

### Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Washtenaw FCU has no affiliates

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Non-affiliates we share with can include: insurance companies, Businesses offering non financial products or services such as direct marketing companies

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Washtenaw FCU does not jointly market.

### 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 and Name
- Address and Employment
- Account Balances and Payment History or Loss History

### How?

All financial companies need to share Customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Customer's personal information; the reasons Washtenaw Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Washtenaw FCU share? Can you limit this sharing?	
<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 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	N/A

**For our affiliates' everyday business purposes -**  
information about your transactions and experiences

No

N/A

**For our affiliates' everyday business purposes -**  
information about your creditworthiness

No

N/A

**For nonaffiliates to market to you**

Yes

Yes

## To limit our sharing

- Call 734-484-5100 - our menu will prompt you through your choice(s)
- Visit us online: [www.washtenawfcu.org](http://www.washtenawfcu.org)
- Print out the PDF at the top of this form and mail it to us

### Please note:

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 at any time to limit our sharing.

## Questions?

**Call 734-484-5100 or go to [www.washtenawfcu.org](http://www.washtenawfcu.org)**

©2014 Washtenaw Federal Credit Union. All Rights Reserved.  
Michigan Web Design and Network Support

