

FACTS

WHAT DOES WAUNA FEDERAL 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and transaction history ■ Credit history and 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 Wauna Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wauna Federal Credit Union 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	Yes	Yes
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	N/A
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	N/A

To limit our sharing	<ul style="list-style-type: none"> ■ Call 1-800-773-3236 —our menu will prompt you through your choice(s) or ■ Visit us online: www.waunafcu.org <p>Please note:</p> <p>If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1-800-773-3236 or go to www.waunafcu.org
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Who is providing this notice?	Wauna Federal Credit Union
How does Wauna 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 computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide services to you.
How does Wauna Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account, apply for a loan, or apply for any credit union service ■ you visit our website, provide us information on any online application or transaction, or information you send to us by email ■ use your credit or debit card or pay your bills ■ make deposits to or withdrawals from your accounts We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit information sharing as follows: <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 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 nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as Wauna Investment Services.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Wauna Federal Credit Union does not share with non-affiliates so they can market to you, except in connection with our joint marketing arrangements.</i>
Joint marketing	A formal agreement between Wauna Federal Credit Union and a non-affiliated financial company where we jointly market financial products and services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include providers of investment and financial services and insurance companies.</i>
Other important information	
For more information on our Privacy Policy, you may write to us at PO Box 67, Clatskanie, OR 97016, or call us at 1-800-773-3236, or visit our website at www.waunafcu.org .	