



FACTS	What does Welcome 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 payment 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 that Welcome Federal Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Welcome Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes as permitted by law – 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	Yes
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	No	We don't share
To limit our sharing	Call toll-free 888-932-8148 – choose your branch from the menu prompt. Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, 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 toll-free 888-932-8148 – choose your branch from the menu prompt; or Visit www.welcomecu.org , then click on Privacy Policies under About WFCU.	

Who we are	
Who is providing this notice?	Welcome Federal Credit Union
What we do	
How does Welcome 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.
How does Welcome Federal 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 or deposit money ▪ Pay your bills or apply for a loan ▪ Use your debit card <p>We also collect your personal information from others, such as credit bureaus and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit information sharing as follows:</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?	When you choose to limit sharing, the request is on the behalf of all joint account owners.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Welcome Federal Credit Union has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Welcome Federal Credit Union does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies where we jointly market financial products or services to you. Our joint marketing partners include:</p> <ul style="list-style-type: none"> ▪ CUNA Mutual Group's MEMBERCONNECT