

(203) 288-1695

GENERALINFO@WFFCU.ORG

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*Privacy*

## Privacy Policy

### What does Wepawaug-Flagg do with your personal information?

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
- Payment history
- Transaction history
- Credit history
- Overdraft history
- Account transactions

⚠ When you are **no longer a member**, we continue to share your information as described in this notice.

#### 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 Wepawaug-Flagg chooses to share; and whether you can limit this sharing.

### Reasons we can share your personal information

**For our everyday business purposes such as**

- To process your transactions,
- Maintain your account(s),
- Respond to court orders and legal investigations,
- Report to credit bureaus

**Does Wepawaug-Flagg share?** Yes

**Can you limit this sharing?** No

**For our marketing purposes**

- To offer products to you
- To offer services to you

**Does Wepawaug-Flagg share?** No

**Can you limit this sharing?** We don't share

**For joint marketing with other financial companies**

**Does Wepawaug-Flagg share?** Yes

**Can you limit this sharing?** No

**For our affiliates' everyday business purposes**

- Information about your transactions and experiences
- Information about your credit worthiness

**Does Wepawaug-Flagg share?** No

**Can you limit this sharing?** We don't share

**For nonaffiliates to market you**

**Does Wepawaug-Flagg share?** No

**Can you limit this sharing?** We don't share

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## Who we are

**Who is providing this service**

Wepawaug-Flagg means Wepawaug-Flagg Federal Credit Union.

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## What we do

**How does Wepawaug-Flagg 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 Wepawaug-Flagg collect my personal information?**

We collect your personal information, for example, when you

- Apply for a loan
- Use your credit or debit card
- Make deposits or withdrawals from your account
- Give us your contact information
- Show your driver's license

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

- 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

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## Definitions

### Affiliates

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

- Wepawaug-Flagg has no affiliates.

### Nonaffiliates

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

- Wepawaug-Flagg does not share with nonaffiliates so they can market to you

### Joint Marketing

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

- Our joint marketing partners include CUNA Mutual and auto retailers.
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## Lost or Stolen Cards

VISA ® Business Hours  
[\(203\) 288-1695](tel:(203)288-1695)

VISA ® After Hours  
[1-800-433-0505](tel:1-800-433-0505)

Mastercard ® Business Hours  
[\(203\) 288-1695](tel:(203)288-1695)

Mastercard ® After Hours  
[\(800\) 307-7309](tel:(800)307-7309)

## Who can join?

You must be employed by one of our member groups, or an immediate family member of a current member.

[View Groups](#)



## Go to Southern?

Students are eligible to join WFFCU!

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- Savings
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- Shares/CDs
- Student Checking
- Visa Credit Cards

**Loans**

- Mortgage
- Auto Loans
- Home Equity
- HELOC
- Signature
- Share Secure

**Member Services**

- Internet Banking
- Bill Pay
- ACH Origination
- Direct Deposit

**Resources**

- Newsletters
- Banking Notices
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 **ATM Locations**

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**EQUAL HOUSING  
OPPORTUNITY**

