



West Coast

FEDERAL EMPLOYEES CREDIT UNION

Delivering For You... Value, Quality and Service

A Quarterly Publication for Members of West Coast Federal Employees Credit Union

Fall 2012



International Credit Union Day October 18, 2012 *Members Matter Most*

Credit Unions exist to serve you, the member, not to increase the bottom line. A focus on member service and member satisfaction sets credit unions apart from other financial institutions. Credit unions are the only democratically controlled financial institutions in the United States. Because you are a member of WCFECU, you have a say in how we do business. Come in and say hello... celebrate with us and let us know how you think we are doing.

*Do You Know
Your Visa Credit
Card Rate?*
**Compare It With
Ours And Save
Money!**

Rates as LOW as
9% APR*

**NO Annual Fee
NO Cash Advance Fee
Accepted Worldwide**

Enjoy special pre-holiday sales with our LOW Rate Visa Credit Card. Don't wait. Apply today and save money.

This NFL season, register your card online, and every time you use your WCFECU Visa Credit Card through Dec. 31, 2012, you'll be automatically entered for a chance to win an NFL experience that lasts a lifetime, courtesy of VISA!

*Member must meet credit union lending guidelines. Certain restrictions may apply. APR=Annual Percentage Rate.



Get Ready For the Holidays With Our **LOW Rate Holiday Loan** Now through December 31, 2012

**\$500 to \$1500 at
7.50% APR*
for 12 Months**

**\$2500 to \$5000 at
9.50%*
for 24 Months**

Get the cash you need today. Call or come in for details.

*Member must meet credit union lending guidelines. Certain restrictions may apply. APR=Annual Percentage Rate.

Give the Gift of Membership

*Let us help you cross one thing off your upcoming holiday to-do list.
The holidays are coming, and what better gift than credit union membership.
The gift that lasts a lifetime. Sign up your family today.*

Help Us Support Our Local Food Bank

Help our communities by donating canned and boxed food for the food bank in the Sarasota/Bradenton areas. A donation of cash is also appreciated. Your support in this effort will help our neighbors in their time of need. Food barrels and cash containers will be located at both the Clark Road and Tallevast branches. Thank you for your support.

*Coming soon...Buy YOUR car, YOUR way,
with AutoNation Direct. Watch for details.*

West Coast Federal Employees Credit Union

(941) 925-2890

www.wcfecu.org

GABY: 941-924-9378



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



FACT:**WHAT DOES West Coast Federal Employees Credit Union (WCFECU) DO WITH YOUR PERSONAL INFORMATION?**

Rev. 12/10

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 income, account balances and transaction/payment history, credit history and credit scores

How?

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

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION:**DOES WCFECU 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	NO
For joint marketing with other financial companies	NO	NO
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	NO
For nonaffiliates to market to you	YES	YES

TO LIMIT OUR SHARING

- Call 941-925-2890
 - Visit us online: www.wcfecu.org
- Please note: If you are a new customer, we can begin sharing your information 1 day from the date we give/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 941-925-2890 or go to www.wcfecu.org

WHO WE ARE

Who is providing this notice?	West Coast Federal Employees Credit Union (WCFECU)
--------------------------------------	--

WHAT WE DO

How does WCFECU 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 WCFECU collect my personal information?	We collect your personal information, for example, information we received from you on applications and other forms; information about your transactions with us or others; information obtained when verifying the information you provide, such as from current or past employers or other institutions where you conduct transactions; information from your debit or credit card transactions, etc.
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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing or 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"> • WCFECU does not have any affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • WCFECU shares with the following groups to provide additional services to you: CUNA Mutual Group, and FIS Car Services
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies and direct marketing mail houses.

OTHER IMPORTANT INFORMATION

You can help by following these simple guidelines:

- Protect your account number, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware! Official credit union staff will have access to your information and will not need to ask you for it.
- Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you would like to opt-out, please let us know in person or by calling us at (941) 925-2890. We will need your account number(s) in order to process your opt-out request. If you have any questions regarding this notice, please call us at (941) 925-2890 or visit our website at www.wcfecu.org