

Westerly Community Credit Union Privacy Policy

FACTS	WHAT DOES Westerly Community 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Income • Account Balances and Payment History • Credit History and Credit Scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 Westerly Community Credit Union (WCCU) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WCCU 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	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes — information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

Questions?	Call 401.596.7000 or go to www.westerlyccu.com
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Who We Are

Who is providing this notice?	Westerly Community Credit Union (WCCU)
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What We Do

How does WCCU 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 WCCU 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 Credit or Debit Card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</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>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and
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affiliates	nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other Important Information	
This notice meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.	

Rev. 11/2011

We are committed to protecting your privacy.

We have created this privacy statement in order to demonstrate our firm commitment to your privacy. The following discloses the information gathering and dissemination practices for our web site:

Visitors to the Westerly Community Credit Union web site will remain anonymous. We do not collect personal identifying information about visitors to our site.

We use your IP address to help diagnose problems with our server, and to administer our web site. Our servers collect standard nonidentifying information about visitors to the site, such as date and time visited, IP address, city, state, and country. This information is used to compile standard statistics on site usage.

We use cookies for our loan calculators, as well as to deliver content specific to your interests.

If you have provided identification (such as name and address) via e-mail or information request forms, the information will only be used to communicate with you to handle your request. It is not sold or transferred to other parties.

This site contains links to community web sites. Westerly Community Credit Union is not responsible for the privacy practices or the content of such web sites.

Children Online Privacy Protection Act

Westerly Community Credit Union does not knowingly collect information about children under the age of 13 per the Children Online Privacy Protection Act (COPPA).

About our information request forms and e-mail

Any information provided to us through our web site (i.e. e-mail or information request forms) will be used solely for answering member questions, or conducting Credit Union business. Demographic information – including name, age, e-mail or mailing addresses – will not be distributed, or sold, to any outside source. Our request forms ARE NOT SECURE. Please do not send sensitive information through our information request forms or by e-mail.

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