

FACTS

WHAT DOES WESTERN VISTA 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:

- Social Security Number
- Income
- Assets
- Transaction history
- Account Balances
- Credit Score
- Credit History

When you are no longer our member, we continue to share your information as described in this notice

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 Western Vista FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Western Vista FCU 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	No	N/A
For our affiliates' everyday business purposes — information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes — information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

To Limit our Sharing

Call 800-310-2197 Please Note: 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 a member, we can continue to share your information as described in this notice

Questions?

Call 800-310-2197

Who we are

Who is providing this notice?

Western Vista Federal Credit Union

What we Do

How does Western Vista 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 Western Vista Federal Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Request a service
- Apply for a loan

We also collect information from others such as a credit bureau.

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.

Definitions

Affiliates

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

- N/A

Nonaffiliates

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

- N/A

Joint Marketing

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

- N/A