



## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

<b>FACTS</b>	<b>WHAT DOES WHITE COUNTY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
--------------	---

<b>Why?</b>	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.
-------------	--

<b>What?</b>	<p>The type 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"> <li>* Social Security number and Income</li> <li>* Account Balances and Payment History</li> <li>* Account Transactions and Checking Account Information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
--------------	---

<b>How?</b>	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 White County Federal Credit Union chooses to share; and whether you can limit this sharing.
-------------	--

Reasons we can share your personal information	Does White County Federal CU share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes -</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>YES</b>	<b>YES</b>
<b>For nonaffiliates to market to you</b>	<b>YES</b>	<b>YES</b>

<b>Questions?</b>	Call 501-268-3122 or Toll Free at 877-872-1810 or go to <a href="http://www.whitecountyfcu.org">www.whitecountyfcu.org</a>
-------------------	--

Who we are	
Who is providing this notice?	White County Federal Credit Union
What we do	
How does White County FCU 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. White County FCU regularly tests and assesses its security measures and upgrades and enhances as necessary to protect your information.
How does White County FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>* open and account or make deposits or withdrawals from your account</li> <li>* pay your bills or apply for financing</li> <li>* use your credit or debit card</li> </ul> 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 <ul style="list-style-type: none"> <li>*sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>*affiliates from using your personal information to market to you</li> <li>*sharing for non-affiliates to market to you</li> </ul> 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 non-financial companies. *Our affiliates include CUNA
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. *Our affiliates include insurance companies, credit card companies, and mortgage companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *Our joint marketing partners include investment, insurance, credit card companies and other financial service companies.
Other important information	
<p>White County Federal Credit Union  508 W Beebe Capps Exwy  Searcy, AR 72143  Phone: (501) 268-3122  Fax: (501) 268-7850  Toll Free: (877) 872-1810  <a href="http://www.whitecountyfcu.org">www.whitecountyfcu.org</a></p>	