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# **Privacy Policy**

### **Wolf Point Federal Credit Union**

FACTS

What Does Wolf Point 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

**WHAT?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

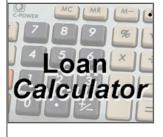
Social Security number and account balances

Overdraft history and credit history

Payment history and wire transfer instructions

When you are no longer our member, we continue to share our 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 Wolf Point Federal Credit Union chooses to share; and whether you can limit this sharing.





Reasons we can share your personal information	Does Wolf Point Federal Credit Union 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 to 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	No
For our affiliates' everyday business purposes- Information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes- Information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

**Questions:** Call: 406-653-2880

Fax: 406-653-2884

Email: Go to www.wpfcu.com and click on "Contact Us" and use the form

Mail: Wolf Point Federal Credit Union

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Wolf Point, MT 59201

Who we are: Who is providing this notice? Wolf Point Federal Credit Union, PO Box 426, Wolf Point MT 59201

## What We Do

#### How does Wolf Point 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. 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 Wolf Point Federal Credit Union collect my personal information?

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

- Open an account or give us your contact information
- Pay us by check or give us your wage statements
- Show us 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 non-affiliates to market to you

State law 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.

• Wolf Point Federal Credit Union has no affiliates

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

• Wolf Point Federal Credit Union does not share with our non-affiliates 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 Group's MEMBERCONNECT.

### **Money Wires**

Wolf Point Federal Credit Union Wiring Instructions:

Wire To: KCCU (Kansas Corporate Credit Union): ABA# 301180111 - Wichita, KS

Further Credit: WPFCU (Wolf Point Federal Credit Union): ABA# 292978034, Wolf Point, MT

Final Credit: Members Name, Account Number

# Wiring Cut Off Times:

International Outgoing Wires --- 1:30 P.M.

Domestic Outgoing Wires --- 2:30 P.M.

Incoming Wires---3:30 P.M.