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Effective January 1, 2012

Privacy Disclosure

Facts About What Workers Federal Credit Union Does 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: <ul style="list-style-type: none"> • Social Security Number and Checking Account Information • Account Balances and Transaction History • Credit History and Employment Information When you are no longer a member, we continue to share your information as outlined in this notice.
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Workers Federal Credit Union shares and whether you can limit this sharing.

Reasons we can share your personal information	Does Workers 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 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	No	We don't share
For our affiliates' every day business purposes – information about your transactions and experiences as well as information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call (860) 684-4484 or (860) 896-1993, stop in, or visit our website at www.workersfcu.com
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Who We Are

Who is providing this notice?	Workers Federal Credit Union
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What We do

How does Workers 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 Workers Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none">• Open an account to pay your bills• Apply for a loan or provide account information• Make deposits or withdrawals from your account 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">• 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: <ul style="list-style-type: none">• Workers Federal Credit Union does not have affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies: <ul style="list-style-type: none">• Workers Federal Credit Union does not share with nonaffiliates
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you: <ul style="list-style-type: none">• Workers Federal Credit Union does not jointly market