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Privacy & Security

Privacy Policy and Security

Facts

WHAT DOES WORKERS' 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 and income
- ▶ Account balances and payment history
- ▶ Credit history and credit scores

We do not disclose information about former members, except as permitted by law.

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 Workers' Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Workers' 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	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800 221-4020 or 978-345-1021 or visit wcu.com

What we do

How does Workers' 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 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 Workers' Credit Union collect my personal information?

We collect your personal information from:

- ▶ Open an account or apply for a loan
- ▶ Make deposits or withdrawals from your account
- ▶ Use your debit card
- ▶ Pay your bills

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▸ Securities Broker and Dealers
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▸ Workers' does not share with 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. <ul style="list-style-type: none">▸ Our joint marketing partners include insurance agents

Other important information

We comply with standards for the protection of personal information of the Commonwealth of Massachusetts.

Concerned about security?

The privacy of the communications between you (your browser) and our servers is ensured using cryptography. Cryptography scrambles messages exchanged between your browser and our online banking server. Encryption happens as follows: When you go to the sign-on page for Home Banking or eStatements or submit one of our applications, your browser establishes a secure session with our server. The secure session is established using a protocol called Secure Sockets Layer (SSL) Encryption. This protocol requires the exchange of what are called public and private keys. Keys are random numbers chosen for that session and are only known between your browser and our server. After the keys are exchanged, your browser will use the numbers to scramble (encrypt) the messages sent between your browser and our server. Both sides require the keys because they need to de-scramble (decrypt) the messages when they are received. The SSL protocol, not only ensures privacy, but also ensures that no other browser can "impersonate" your browser, nor alter any of the information sent. You can tell whether your browser is in secure mode by looking for the secured lock symbol at the bottom of your browser window. The numbers used as encryption keys are analogous to combination locks. The strength of encryption is based on the number of possible combinations that a lock can have.

As the number of possible combinations grows, it becomes less likely that anyone would be able to guess the combination in order to decrypt the message. Today's browsers offer 40-bit encryption or 128-bit encryption. Our servers are compatible with both, however we recommend the use of 128-bit capable browsers.

Need more information?

Call our Member Information Center at 978-345-1021 (800) 221-4020 (for non-local in MA and NH). For your convenience, the Member Information Center is open Monday thru Friday 8:00 AM to 6:00 PM and Saturday 9:00 AM to 12:00 PM.

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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency



ABOUT SSL CERTIFICATES

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Routing/Transit ABA Number: 211382931
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