

**FACTS**

WHAT DOES **WBH EMPLOYEES 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 and **account balances**
- **Account transactions** and **overdraft history**
- **Payment history** and **transaction 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 **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 **WBH EMPLOYEES FEDERAL CREDIT UNION** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <b>WBH EMPLOYEES FEDERAL C. U.</b> 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	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with financial companies-</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

**Questions?**

Call **270-575-2776** or go to **[www.wbhfcu.com](http://www.wbhfcu.com)**

Who we are	
<b>Who is providing this notice?</b>	<b>WBH EMPLOYEES FCU</b>
What we do	
<b>How does WBH Employees FCU protect my personal information?</b>	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.
<b>How does WBH Employees FCU collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ <b>open an account or deposit money</b></li> <li>▪ <b>apply for a loan or use your credit or debit card</b></li> <li>▪ <b>make a wire transfer</b></li> </ul> <p><b>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</b></p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <b>WBH EMPLOYEES FEDERAL CREDIT UNION has no affiliates</b></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <b>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, consumer reporting agencies, data processors, and check/share draft printers</b></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p><b>Joint marketing partners include CUNA Mutual Groups MEMBERCONNECT</b></p>