

<b>FACTS</b>	<b>What does Welcome 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 types 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>▪ Credit history and credit scores</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>	
<b>How?</b>	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 that Welcome Federal Credit Union chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Welcome Federal Credit Union share?</b>
	<b>For our everyday business purposes as permitted by law</b> – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	<b>For our marketing purposes –</b> To offer our products and services to you	Yes
	<b>For joint marketing with other financial companies</b>	Yes
	<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	Yes
	<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	No
	<b>For our affiliates to market to you</b>	No
	<b>For nonaffiliates to market to you</b>	No
<b>To limit our sharing</b>	<p>Call toll-free 888-932-8148 – choose your branch from the menu prompt.</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	<p>Call toll-free <b>888-932-8148</b> – choose your branch from the menu prompt; <b>or</b></p> <p>Visit <a href="http://www.welcomecu.org">www.welcomecu.org</a>, click Privacy Policies under About WFCU.</p>	

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Welcome Federal Credit Union
<b>What we do</b>	
<b>How does Welcome Federal Credit Union protect my personal information?</b>	<p>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.</p> <p>We also restrict access to nonpublic personal information about you to those employees who need to know the information for legitimate business purposes to provide products and services to you.</p>
<b>How does Welcome Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or apply for a credit union service</li> <li>▪ Make deposits or withdrawals from your account</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Visit our website, provide us information on any online or mobile application or transaction, or information you send us by an email</li> <li>▪ Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus and other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit information sharing as follows:</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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	When you choose to limit sharing, the request is on the behalf of all joint account owners.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Our affiliates include financial companies such as financial service centers and mortgage and credit card service companies. Welcome Federal Credit Union does not share with affiliates so they can market to you.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Welcome Federal Credit Union does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include financial service and insurance companies.</li> </ul>