



Revised 12/2014

**FACTS**

**WHAT DOES WORKMEN'S CIRCLE CREDIT UNION (WCCU) DO WITH YOUR PERSONAL INFORMATION?**

<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>• Payment 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 member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons WCCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WCCU 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 other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your credit worthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call (912) 356-9225 or visit [www.workmenscirclecu.com](http://www.workmenscirclecu.com)

## Who we are

Who is providing this notice?	Workmen's Circle Credit Union
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## What we do

How does WCCU 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. Access is restricted to those employees who need to know your information to provide products or services to you.
How does WCCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money;</li> <li>• Apply for a loan, make your loan payment or pay your bills;</li> <li>• Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 credit worthiness</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>

## Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <b>Workmen's Circle Credit Union has no affiliates.</b></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <b>Workmen's Circle Credit Union does not share with non-affiliates so they can market to you.</b></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <p>- <b>Workmen's Circle Credit Union does not jointly market.</b></p>

## Other important information

Workmen's Circle Credit Union is committed to protecting the privacy of its members. Members can help by doing the following: Protect your account numbers and passwords. Use caution when disclosing your account numbers. If someone calls you on behalf of the credit union and asks for account information, you should be wary. Official credit union staff will have access to your information and will not ask for it. Keep your information current. If your address or phone number changes, please let us know. It is important that we have current information on how to contact you in the event of potentially fraudulent or unauthorized activity.