



# Privacy Notice

Rev. March 2016

## FACTS

### WHAT DOES WASHINGTON AREA TEACHERS 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 Income Verification
- Credit History and Credit Scores
- Account Balances and Payment History

#### 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 Washington Area Teachers Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Washington Area Teachers FCU 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 your transaction 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 non-affiliates to market to you</b>	Yes	Yes

#### To limit our sharing

- Mail form on back
- Call 724-222-8064

**Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

#### Questions?

Call 724.222.8064 or go to [www.watfcu.org](http://www.watfcu.org)

**What we do**

<b>How does Washington Area Teachers 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 Washington Area Teachers FCU 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 Loan</li> <li>■ Deposit Money</li> <li>■ Use your Credit or Debit Card</li> </ul>
<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 nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Washington Area Teachers FCU has no affiliates.</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Non-affiliates we share with can include CUNA Mutual Group, TruStage and Sherpa.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ Washington Area Teachers FCU does jointly market.</li> </ul>

**Mail-in Form**

<b>Leave Blank</b> Or if you have a joint account, your choice applies to everyone on your account unless you mark below:  <input type="checkbox"/> Apply my choice only to me	Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
	Name	
	Address (city, state, zip)	
<b>Mail to:</b>		Washington Area FCU 75 Landings Drive, Washington, PA 15301