

Privacy Policy

REV 02/2016

Facts

WHAT DOES WESTMORELAND COMMUNITY 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
- Account Balances and Payment History
- Credit History and Credit Scores

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member personal information; the reasons Westmoreland Community Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Westmoreland Community 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For nonaffiliates to market to you	No	No

Who We Are

Who is providing this notice?	Westmoreland Community Federal Credit Union
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What We Do

How does Westmoreland Community Federal 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.
How does Westmoreland Community Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> -open an account or deposit -money pay your bills or apply for a loan -use your credit or debit card
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 sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. -None at this time
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Credit Bureaus: - Experian, TransUnion & Equifax
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. -CUNA Mutual Group -SWBC (Southwest Business Corporation)

Other Important Information

Our credit union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with Westmoreland Community Federal Credit Union.

Questions?

Call 724-834-5580 or go to www.westmorelandfcu.org