

Workmen's Circle Credit Union (WCCU) Privacy Notice

1. Use, collection and retention of member information

WCCU collects, uses and retains information about members only when we reasonably believe that the information will be useful in administering WCCU's business and to provide services and products to them. WCCU will tell members why we collect and retain information upon request. WCCU collects nonpublic information about our members from the following sources a) Information we receive from applications or other forms b) Information about your transactions with us or others c) Information from a consumer reporting agency (if applicable).

We do not disclose any nonpublic information about members to anyone, except as permitted by law. If a member terminates their membership or becomes an inactive member, WCCU will adhere to the privacy policies and practices described herein.

2. Maintenance and accuracy of member information

WCCU has established procedures to insure that financial information is accurate, current and complete in accordance with reasonable commercial standards. WCCU will respond to requests to correct inaccurate information in a timely manner.

3. Limited employee and volunteer access to member information

WCCU educates its employees and volunteers to understand the vital importance of confidentiality and member privacy and take appropriate disciplinary action to enforce this responsibility. The officers, directors, members of committees and employees of WCCU must hold in confidence all transactions of WCCU with its members and all information respecting their personal affairs, except when permitted by state or federal law. WCCU restricts access to member's personal and account information to the above people who need to know that information to provide products or services to our members.

4. Security procedures to protect member information

WCCU maintains security procedures to help prevent unauthorized access of member information. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information.