

Wiremen's Credit Union Privacy Policies

USA PATRIOT ACT

CUSTOMER IDENTIFICATION REQUIREMENTS

In accordance with section 326 of the USA Patriot Act, enacted October 2001, to protect you, your family and our country from terrorism by preventing terrorism financing, all applicants for new accounts are required to provide current picture identification that verifies identity including name, address and other identifying information. We must also verify the identity of persons added as joint owners to and who have access to new or existing deposit accounts or loans. We must also retain records of the documents used to verify your identity. In some cases, identification will be requested for current account holders if original documentation was not obtained with the opening of the account or the account was opened prior to enactment of the Patriot Act. In all cases, protection of our member accounts and confidentiality is our concern as we work to maintain the security of your funds and our country. Please speak with a credit union employee if you have any questions or concerns about our requirements of this policy.

COOKIES

A cookie is a piece of information that is stored directly on the computer you are using. Cookies cannot be used to find out the identity of any user. We use cookies to display information more effectively to our users and to gather data about the usage of our website. We do not use cookies to collect information about you. Your browser can be set to warn you when a cookie has been sent, allowing you to decide whether to accept or reject it. If you choose to reject cookies, you limit the functionality we can provide you and you may not be able to access some of our services.

E-Mail

Wiremen's Credit Union Internet site is an unsecured site for e-mail. The Wiremen's Credit Union Online Banking site is a secured site for Secured Messages (e-mail). There are instances where you may send us an e-mail for a request and elect to provide us with information such as your name, mailing address, and/or e-mail address. Sending information is always your option and this information cannot be collected unless you specifically elect to send it to us. This information is used internally only for the purpose of fulfilling the request or for contacting you directly and is not given or sold to any other organization. We ask that you do not send confidential information such as social security or account numbers to us via an unsecured e-mail. Such communications should be sent to us via postal mail or you may call us or visit our financial centers. If we respond to you via e-mail, we will not include any of your personal information unless we send the e-mail through our secured site.

PRIVACY OF CHILDREN'S INFORMATION DISCLOSURE

Consistent with the Federal Children's Act of 1998, Wiremen's Credit Union will not collect, use or disclose online information received from children under age 13 without prior parental notification and consent, which will include an opportunity for the parent to prevent use of information and participation in the activity. Online information will only be used to respond directly to the child's request and will not be used for other purposes without prior parental consent. The Credit Union will not distribute to third parties, other than its affiliate, personally identifiable information without prior parental consent. The Credit Union will not post or otherwise distribute personally identifiable information without prior parental consent. The Credit Union will not entice by the prospect of a special game, prize or other activity, to divulge more information than is needed to participate in the activity. Personally identifiable information collected online from their children may be reviewed by a parent or guardian upon written request. The parent or guardian has the right to have information deleted and instruct the Credit Union to cease collecting further information from their child.

WEB LINKS

If you link to a site from any of the Wiremen's Credit Union web pages, you will be leaving our website. Wiremen's Credit Union cannot be held responsible for the content, or for any information gathered on these outside sites. We take great care in providing our members with sites that offer valuable information as well as security and privacy measures similar to those that we have enlisted in our own website. However, we do not guarantee the accuracy or security of those sites.