

Privacy Notice

FACTS

WHAT DOES WIREMEN'S CREDIT UNION, INC. DO WITH YOUR PERSONAL INFORMATION?

Revision Date 10-16-2016

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
- Employment information
- Credit history
- Payment history
- Checking account information
- Transactions or loss history

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

How?

All financial companies need to share members' personal information to run their everyday business. In this section below, we list the reasons financial companies can share their members' personal information; the reasons Wiremen's Credit Union, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wiremen's Credit, Inc. 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

Questions?

Please call Wiremen's Credit Union, Inc at (440) 887-3800

Who We Are

Who is providing this notice?	Wiremen's Credit Union, Inc.
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What We Do

How does Wiremen's Credit Union, Inc. 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 Wiremen's Credit Union, Inc. collect my personal information?	We collect your personal information for example, when you <ul style="list-style-type: none">• Open an account• Pay us by check• Apply for a loan• Show your driver's license• Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">• Sharing for affiliates' everyday business purposes - information about your creditworthiness• Affiliates from using your information to market to you• Sharing with nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies <ul style="list-style-type: none">• Wiremen's Credit Union, Inc. has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies <ul style="list-style-type: none">• Wiremen's Credit Union, Inc. does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that provide together market financial products or services to you. <ul style="list-style-type: none">• Wiremen's Credit Union, Inc. doesn't jointly market.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



AMERICAN SHARE INSURANCE

BY MEMBERS' CHOICE THIS INSTITUTION IS NOT FEDERALLY INSURED, AND IF THE INSTITUTION FAILS, THE FEDERAL GOVERNMENT DOES NOT GUARANTEE THAT DEPOSITORS WILL GET BACK THEIR MONEY. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY