

## Westerra Credit Union Privacy Notice Revised 12/16

### FACTS: What does Westerra Credit Union ("Westerra") do with your personal information?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>- Social Security number and income</li> <li>- Credit history and credit scores</li> <li>- Account balances and payment history</li> </ul>
<b>How?</b>	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 customers' personal information; the reasons Westerra chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Westerra Share?	Can You Limit This Sharing?
For our everyday business purposes - such as to process your transactions, maintain in your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer 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	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates' to market to you	No	We do not share
For our non-affiliates' to market to you	No	We do not share
<b>To Limit Our Sharing</b>	>> Call 303-321-4209 or 1-800-858-7212 to speak with a financial services representative. >> Please note: If you are a new member we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
<b>Questions?</b>	Call 303-321-4209 or 1-800-858-7212	

### Who we are

Who is providing this notice?	Westerra Credit Union ("Westerra")
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### What we do

<b>How does Westerra protect my personal information?</b>	To protect your personal information from an unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We limit collection and use of non-public personal information to the minimum required. We maintain physical, electronic, and procedural safeguards that comply with federal and state standards
<b>How does Westerra collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>&gt;&gt; Open an account or deposit money</li> <li>&gt;&gt; Pay your bills or apply for a loan</li> <li>&gt;&gt; Use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>&gt;&gt; Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>&gt;&gt; Affiliates from using your information to market to you</li> <li>&gt;&gt; Sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account - unless you tell us otherwise.

### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. >> Our affiliates include companies with the "Westerra" or "Westerra Credit Union" name that are under common control with us.
<b>Non-Affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. >> <i>Non-affiliates we share with include government entities in response to subpoenas and other legal processes, credit bureaus, mortgage companies, companies providing servicing, processing, accounting, or similar types of functions, companies originating loans or loan applications, and insurance companies.</i>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. >> Our joint marketing partners include insurance companies.

### Other Important Information

None