Westerra Credit Union Privacy Notice Revised 12/16

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

### Reasons we can share your personal information

<table>
<thead>
<tr>
<th>Reason</th>
<th>Does Westerra Share?</th>
<th>Can You Limit This Sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes - to offer products and services to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes - information about your transactions and experiences</td>
<td>No</td>
<td>We do not share</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes - information about your creditworthiness</td>
<td>No</td>
<td>We do not share</td>
</tr>
<tr>
<td>For our affiliates’ to market to you</td>
<td>No</td>
<td>We do not share</td>
</tr>
<tr>
<td>For our non-affiliates’ to market to you</td>
<td>No</td>
<td>We do not share</td>
</tr>
</tbody>
</table>

To Limit Our Sharing

- **To speak with a financial services representative:** Call 303-321-4209 or 1-800-858-7212
- **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.

Questions?

- Call 303-321-4209 or 1-800-858-7212

Who we are

- **Who is providing this notice?** Westerra Credit Union ("Westerra")

What we do

How does Westerra 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. 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.

How does Westerra collect my personal information?

- We collect your personal information, for example, when you:
  - Open an account or deposit money
  - Pay your bills or apply for a loan
  - Use your credit or debit card
- We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

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
- State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

- Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions

**Affiliates**

- 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.

**Non-Affiliates**

- Companies not related by common ownership or control. They can be financial and nonfinancial companies.
  - 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.

**Joint Marketing**

- 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