

WESTERN DIVISION FEDERAL CREDIT UNION

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PRIVACY POLICY DISCLOSURE

This Privacy Policy Disclosure is to protect the privacy of your personal information. Your trust is essential to our success. Western Division does not sell, rent, or otherwise share non-public personal information or your e-mail address with any non-affiliated third party.

YOUR PERSONAL INFORMATION

In the course of providing you with products and services, Western Division acquires information from you in person, during telephone interviews, through e-mail, on applications or other forms you complete. We collect account related information such as your name, address, phone number, e-mail address and social security number. We also maintain information about your transactions with us. We may also collect personal information from consumer reporting agencies in order to evaluate your eligibility for credit or other personal financial products. We always attempt to keep all member information up to date. Please inform us immediately if any information about you is inaccurate.

CONFIDENTIALITY OF YOUR PERSONAL INFORMATION

We may share personal information we collect on you, as described above, with companies that perform services on behalf of Western Divisions such as check printers, data processors, insurance companies, mortgage servicers, IRA service providers and statement mailers, or to other financial institutions with which we have joint marketing agreements. These companies act on our behalf and are obligated by agreement to keep any information we share with them confidential. For example, we may enter into an agreement with a company that provides mail services to inform you of Western Division's products and services or other special promotions approved by Western Division. We may also share personal information we collect about you as necessary to effect, administer or enforce a transaction requested or authorized by you; when compelled to by law or valid court order; with consumer credit reporting agencies or to protect Western Division against fraud.

HOW WE PROTECT YOUR PERSONAL INFORMATION

Access to your personal information by employees will be limited to those employees who have a business reason for such access. We maintain physical, electronic and procedural safeguards that comply with Federal Regulation to protect personal information about you. If you terminate your membership with Western Division, we will not share information we have collected about you except as permitted or required by law.

ONLINE PRIVACY

Western Division recognized the importance of maintaining a presence on the World Wide Web for informational and e-commerce purposes in both attracting new members and retaining existing members. For the purpose of this statement, online activity is defined as the ability of members to access personal account and general information, to initiate transactions on your accounts, and to apply for additional products and services online. Our Privacy Policy is the same whether you are online or not.

ONLINE FORMS

Western Division provides several online form resources (e.g.: loan application) to better serve the needs of our members. Personal information provided by a user via any of Western Division's online forms is used only to process the member's request for service. All information that passes between Western Division's website and the user's Personal Computer is encrypted to protect the user's privacy.

E-MAIL COMMUNICATION

Personal information transmitted to Western Division may be used by staff to respond to inquiries for service or information or to improve the service that is provided. Since e-mail communication may not be secure against interception by unauthorized individuals, users should seek alternatives to e-mail when it is necessary to provide sensitive or personal information. Likewise, Western Division will not knowingly transmit or inquire to sensitive or personal information that can compromise or violate a user's privacy when communicating via e-mail.

NOTICE CONCERNING THIRD PARTY WEBSITES / E-MAIL ADDRESSES

Western Division provides links to other websites/addresses solely as a convenience to our members and other customers. Western Division is not responsible for the privacy practices, content or availability of these websites/addresses. Please be advised that Western Division does not represent either the Third Party or you, the member, if you enter into a transaction. You are advised to review the Privacy Policy applicable to each Third Party site you visit.