

# WESTERN DIVISION FEDERAL CREDIT UNION

6750 MAIN STREET  
WILLIAMSVILLE NY 14221-5947  
(716) 632-9328

## PRIVACY POLICY DISCLOSURE

1/2016

<b>FACTS</b>	<b>WHAT DOES WESTERN DIVISION FEDERAL CREDIT UNION (WESTERN DIVISION) DO WITH YOUR PERSONAL INFORMATION?</b>
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: <ul style="list-style-type: none"><li>▪ Social Security number and income</li><li>▪ Account balances and payment history</li><li>▪ Credit history and credit scores</li></ul>
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Western Division chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Western Division share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes-</b> to offer our products and services to you	YES	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	NO	We Do Not Share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	NO	We Do Not Share
<b>For nonaffiliates to market to you</b>	YES	YES

Questions?	Call (716) 632-9328 or go to <a href="http://www.westerndivision.org">www.westerndivision.org</a> and 'Contact Us'
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Western Division Federal Credit Union
<b>What we do</b>	
<b>How does Western Division protect my personal information?</b>	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.
<b>How does Western Division collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> </ul>
<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>▪ sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Western Division has no affiliates</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ CUNA Mutual Group</li> <li>▪ Members Advisory Group, LLC</li> <li>▪ Snorac, LLC</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ CUNA Mutual Group</li> <li>▪ Members Advisory Group, LLC</li> <li>▪ Snorac, LLC</li> </ul>