

Wakota Federal Credit Union Privacy Policy

Facts

What Does Wakota Federal Credit Union Do With Your Personal Information?

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?	<p>The types of personal information we collect and share depends on the product or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Income • Account Balances , Transactions and Loss History • Credit History and Credit Scores <p>When you are no longer our member, we will not share information except as permitted or required by law.</p>
HOW?	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 members personal information; the reasons Wakota Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Can Wakota FCU 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.	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 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 non-affiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> • Call us at 651-451-3330 • Visit us in person <p>Please note: If you are a new member, we can begin sharing information immediately after you receive this notice. If you are no longer a member we will not share your personal information we have collected about you, except as permitted or required by law.</p>
Questions?	Call us at 651-451-3330

Who we are.	
Who is providing this Notice?	Wakota Federal Credit Union

What we do.	
How does Wakota FCU 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 Wakota FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a product or service • Deposit money or pay your bills • Use your credit or debit card • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, non-affiliates and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Non - affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Wakota FCU does not share with non-affiliates.
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Wakota FCU does not share with affiliates so that they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include insurance offers and service providers that perform marketing services for us.