

FACTS	WHAT DOES WASHINGTON STATE EMPLOYEES CREDIT UNION (WSECUCU) AND WSECUCU SERVICE COMPANY, LLC, DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number • Account balances • Transaction history • Credit history • Income • Credit scores
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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 WSECUCU chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does WSECUCU 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	Yes	No
For our affiliates’ everyday business purposes — information about your creditworthiness	No	We don’t share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don’t share

To limit our sharing	<ul style="list-style-type: none"> • Call 800.562.0999 • Visit us online at wsecu.org and click on Terms & Conditions <p>Please note:</p> <ul style="list-style-type: none"> • If you are a new member, we can begin sharing your information with our affiliates so they can market to you 30 days from the date we send this notice. • When you are no longer a member, we will continue to share your information as described in this notice. • You can contact us at any time to limit our sharing.
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Questions?	Call toll-free 800.562.0999 or go to wsecu.org .
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Who We Are	
Who is providing this notice?	Washington State Employees Credit Union (WSECU) and WSECU Service Company, LLC.
What We Do	
How does WSECU protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does WSECU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Pay your bills • Apply for a loan • Use your credit or debit card • Make deposits or withdrawals from your account <p>We also collect your personal information from credit bureaus 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliates include:</p> <ul style="list-style-type: none"> • WSECU Service Company, LLC
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"> • WSECU does not share with non-affiliates so 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 providers of investment and financial services and insurance companies.