**FACTS**

**WHAT DOES WASHINGTON STATE EMPLOYEES CREDIT UNION (WSECU) AND WSECU SERVICE COMPANY, LLC, QCASH FINANCIAL, LLC AND ONE WASHINGTON FINANCIAL, LLC 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?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number
- Credit history
- Account balances
- Income
- Transaction history
- Credit scores

**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 WSECU chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does WSECU 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 our 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>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes — information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For non-affiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**To limit our sharing**

- Call 800.562.0999
- Visit us online at wsecu.org and click on Terms & Conditions

**Please note:**

- 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.

**Questions?**

Call toll-free 800.562.0999 or go to wsecu.org.
### Who We Are

**Who is providing this notice?**

Washington State Employees Credit Union (WSECU) and WSECU Service Company, LLC, QCash Financial, LLC and One Washington Financial, LLC.

### What We Do

**How does WSECU 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 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.

**How does WSECU collect my personal information?**

We collect your personal information, for example, when you:

- Open an account
- Use your credit or debit card
- Pay your bills
- Make deposits or withdrawals from your account
- Apply for a loan

We also collect your personal information from credit bureaus and 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
- Sharing for non-affiliates 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.

### Definitions

| **Affiliates** | Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include:
- WSECU Service Company, LLC
- QCash Financial, LLC, a provider of financial services, including cash management
- One Washington Financial (OWF), a provider of financial services, including mortgages. |
| **Non-affiliates** | Companies not related by common ownership or control. They can be financial and non-financial companies.
- WSECU does not share with non-affiliates so they can market to you. |
| **Joint marketing** | A formal agreement between non-affiliated financial companies that together market financial products or services to you.
- Our joint marketing partners include providers of investment and financial services and insurance companies. |