

FACTS

WHAT DOES Wyrope Williamsport FCU 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 depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Date of Birth and Credit History ■ Account Balances and Payment History
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 Wyrope Williamsport FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wyrope Federal Credit Union 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	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> ■ Call 570-323-5188 —our menu will prompt you through your choice(s) or ■ Visit us online: www.wyrope.org <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 15 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 570-323-5188 or go to www.wyrope.org
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Mail-in Form	
If you have a joint account, your choice(s) will apply to everyone on your account.	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non affiliates to market their products and services to me.</p>
	Name
	Address
	City, State, Zip
	Acct. #
Mail To:	<p>Wyrope Williamsport Federal Credit Union 1536 Riverside Drive South Williamsport, PA 17702</p>

Who we are

Who is providing this notice?

Wyrope Williamsport Federal Credit Union

What we do

How does **Wyrope Williamsport 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 **Wyrope Williamsport FCU** collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or pay bills online
- use your credit or debit card

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 nonaffiliates 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?

The joint owner's information will be limited sharing also.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Cuna Mutual Group*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Liberty Mutual, OFAC, First Heritage Financial, CUDL*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include: CUNA Mutual and Liberty Mutual*

Other important information