



Notice of Privacy Policy

Wright-Patt Credit Union, Inc. ("WPCU") is a financial cooperative dedicated to helping our members through life by providing financial solutions based on a not-for-profit, member-owned and member-focused philosophy. WPCU operates under this cooperative philosophy which harnesses the power of people working together to improve the opportunities available to all. As a member of WPCU, member-owners are asked to act in the best interests of the cooperative, and member-owners are assured that we will act in the best interests of member-owners as well.

This includes how we collect, use and safeguard your personal financial information. We are required by law to provide this notice, and we gladly do so.

OWNERSHIP OF YOUR PERSONAL INFORMATION

As a member-owner of the credit union, you own your personal information. Our privacy policy reflects this fact.

TYPES OF PERSONAL INFORMATION WE COLLECT AND SHARE:

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

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you close your account, we continue to share information about you according to our policies.

HOW WE COLLECT INFORMATION FROM YOU:

There are several ways we collect non-public information about you:

1. Applications or other forms for services you request from us;
2. Transactions with us or others;
3. Consumer reporting agency; and
4. When you use our website.

Since you look to us for financial services, we must collect this information, put it to use, and share it with certain other entities in order to fulfill the services you've asked us to provide. You can be certain this information will be held in the strictest possible confidence and not be shared except in the following circumstances.

WE WILL NOT SHARE YOUR PERSONAL INFORMATION WITH ANYONE UNLESS/EXCEPT:

1. You specifically authorize us to share your information.
2. To prevent actual or potential fraud, unauthorized transactions, claims or other liability.
3. To protect the integrity and security of your records.
4. To the extent specifically permitted or required under the Right to Financial Privacy Act.
5. To a consumer reporting agency in accordance with the Fair Credit Reporting Act.
6. To comply with federal, state, or local laws, rules, regulations, and other applicable legal requirements.
7. **TO WRIGHT-PATT FINANCIAL GROUP, LTD. (WPFG):** WPFG is a wholly-owned subsidiary of WPCU and in order to best serve your financial needs, it may be necessary for us to share your personal information with each other.
8. **TO NON-AFFILIATED THIRD PARTIES:** WPCU may share your personal information, as defined above, for everyday business purposes to third party Service Providers or through joint market agreements with third party financial companies. Third Parties may perform such actions as processing transactions, mailings, and auditing services, running our data processing services, and providing information to credit bureaus. In each of these situations, we require the companies to treat and maintain the privacy of your personal information to at least the same extent and with the same degree of diligence and careful attention that is required by us. WPCU shares personal information with the following types of companies who are not affiliated with the credit union:

- i. Companies that assist us in completing transactions for you, such as credit bureaus, data processing firms, credit and debit card processing networks, etc.
- ii. Companies that act as broker-dealers and provide non-depository investment and insurance services.
- iii. Companies that perform mailing and distribution services.
- iv. Companies that provide insurance products, such as Accidental Death and Dismemberment Insurance and Group Term Life Insurance, through joint marketing agreements.
- v. Companies that survey members and non-members for research purposes on behalf of WPCU.

OUR SECURITY MEASURES

We restrict access to non-public personal information about you to those employees who have specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

“OPT OUT” PROVISION

All financial companies need to share customers’ personal information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. Below are the reasons financial companies share their customers personal information which you may limit.

- Receiving information from us in regard to products and/or services available to you through us;
- Sharing information about your creditworthiness with our affiliate for its everyday business purposes;
- Sharing you personal information for our affiliate to market to you; and
- Sharing your personal information for non-affiliates to market to you.

If you wish to limit all or some of the above sharing, you may call our Member Help Center at (937) 912-7000 or (800) 762-0047 to “opt out”. Once you “opt out” we will not share your information for any of the four reasons listed above. Before opting out, please consider that by opting out you may be missing out on a chance to learn about some opportunities regarding benefits of membership and increasing the value you receive from your cooperative.

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Local: (937) 912-7000

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