

FACTS: What Does West Virginia Central Federal Credit Union (WVCFCU) Do With Your Personal Information?

Why? Financial companies choose how they share your personal information. Federal laws gives consumers the right to limit some but not all sharing. Federal laws 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 #
- * Overdraft History
- * Payment History
- * Credit History
- * Transaction History
- * Credit Worthiness

How? All financial companies need to share non-public personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their non-public personal information; the reason WVCFCU chooses to share, and whether you can limit this sharing. Sharing excludes text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Reasons we can share your personal information	Does WVCFCU share	Can you limit this sharing?
1) For our everyday business purposes – such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
2) For our marketing purposes – To offer our products and services to you	Yes	No
3) For joint marketing with other financial companies –	No	Do not share
4) For our affiliates’ everyday business purposes – information about your transactions and experiences	No	Do not share
5) For our affiliates’ everyday business purposes – information about your credit worthiness	No	Do not share
6) For our affiliates to market to you	No	Do not share
7) For nonaffiliates to market to you	Yes	Yes

To limit our sharing:

- * Call 800-642-1902
- * Visit us online: email us at teammember@wvccu.org

Please note:
 If you are a new member, we can begin sharing your information 30 days from the date we provide this notice. When you are no longer our member, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call 800-642-1902, email teammember@wvccu.org or go to www.wvccu.org

Who we are:
 Who is providing this notice? WVCCU is a state chartered not for profit credit union providing financial services to our member/owners.

What we do:

How does WVCFCU 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 maintain other physical, electronic and procedural safeguards to protect your information and limit access to appropriate parties.

How does WVCFCU collect my personal information? We collect your personal information, for example, when you open an account, apply for a loan, wire transfer, provide employment information or give us your contact information and other personal data.

We also collect your personal information from others such as credit bureaus.

Why can't I limit all sharing? Federal law gives you the right to limit only the following: 1) sharing for affiliates' everyday business purposes/information about your creditworthiness, 2) affiliates from using your information to market to you and 3) sharing for nonaffiliates to market to you

State laws may give you additional rights to limit sharing. **See Other Important Information Below.**

What happens when I Limit sharing for an account I hold jointly with someone else? Your choices will apply to everyone on the account.

Definitions:

- | | |
|-----------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• West Virginia Central Federal Credit Union has no affiliates. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Non-affiliates we share with can include insurance/investment companies. |
| Joint Marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• West Virginia Central Federal Credit Union currently does not have any formal joint marketing agreements. |

Other Important Information

Members in the following states may have further rights and abilities in respect to the sharing of data: Alaska, California, Illinois, Maryland, Massachusetts, Mississippi, New Jersey, North Dakota and Vermont.