



PRIVACY POLICY 2015 - 2016

FACTS	What Does WCTFCU Do With Your Personal Information?
Why?	<p>The confidentiality and protection of WCTFCU members' information is one of our fundamental responsibilities. We recognize that one of our most important assets is our members' trust. Thus, safekeeping your information is our priority. We assure you that whenever information is shared, it is done with discretion. We want you to know what information we collect about you and how this information might be shared.</p> <p>As a consumer, federal law gives 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 how we handle your personal information.</p>
What?	<p>We collect nonpublic information about you from some or all of the following sources:</p> <ul style="list-style-type: none"> • Information you provide on applications and other forms, such as your name, address, social security number, assets and income. • Information about your transactions with us, such as your account balance, payment history, parties to transactions and credit card usage. • Information provided by a consumer reporting agency(s), such as your creditworthiness / credit history.
How?	<p>All financial institutions share their customer's personal information in order to facilitate standard financial business transactions. Below we list the reasons financial companies can share their customer's personal information including if WCTFCU shares your information, and if you have the option to limit this sharing.</p>

Reasons we can share your nonpublic personal information	Do We Share?	Can you limit this sharing?
For our standard "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.	No	We do not share for this reason.
For our affiliates "everyday business purposes" - Information about your transactions and experiences.	No	We do not share for this reason.
For our affiliates "everyday business purposes" - Information about your creditworthiness.	No	We do not share for this reason.
For non-affiliates to market you	No	We do not share for this reason.

To limit our sharing	<p>Please Note: If you are a <i>new</i> member, we can begin sharing your information one day from the date we sent this notice, as described above. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. You can contact us at any time to limit our sharing.</p>
Opt Out	<p>If you prefer that we do not disclose public information about you to nonaffiliated third parties, you may opt out of these disclosures. That is, you may direct us to not make those disclosures (other than disclosures permitted by law). Non-member joint account holders, co-borrowers and guarantors may exercise this right to opt out. For joint account holders, we will treat an opt-out request as applying to everyone listed on the account unless you direct us otherwise.</p> <p>To opt out of our disclosures to nonaffiliated third parties, call the credit union at 800-992-2226, or mail your request to: Attention Opt-Out, Waterbury Connecticut Teachers Federal Credit Union, PO Box 2121, Waterbury, CT 06722.</p>
Questions?	<p>Call 203-758-9500 or 800-992-2226 or go to http://www.wctfcu.com</p>

What we do	
How does WCTFCU protect my financial 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 lines and buildings.</p> <p>To safeguard member information, including online banking, WCTFCU uses state-of-the-art security measures and advanced management controls to secure, audit and manage confidentiality.</p>
How does WCTFCU collect my personal information?	<p>We collect nonpublic information about you from some or all of the following sources:</p> <ul style="list-style-type: none"> -Information we receive from you on applications and other forms, such as your name, address, social security number, assets and income. -Information about your transactions with us, such as your account balance, payment history, parties to transactions and credit card usage and -Information we receive from a consumer reporting agency, such as your creditworthiness and credit history
Why can't I limit all sharing?	<p>Federal law gives you the right to limit sharing only for:</p> <ul style="list-style-type: none"> -affiliate's everyday business purposes-information about your creditworthiness. -affiliates from using your information to market to you. -non-affiliates to market to you.
What happens when I limit sharing for an account I hold jointly with someone else?	<p>If you have a joint account, a request by one party will apply to the entire account.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - WCTFCU does not share your information with our affiliates.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - WCTFCU shares your information with CUNA Mutual Insurance Society so that they can market insurance products to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> -WCTFCU does not jointly market.