

PRIVACY POLICY DISCLOSURE

Rev 01/17

FACTS	WHAT DOES WHITE COUNTY FEDERAL CREDIT UNION 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 • account balances and payment history • credit history and credit scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>	
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 White County Federal Credit Union chooses to share; and whether You can limit this sharing.	
	Reasons we can share your personal information	Does the Credit Union share?
	For our everyday business purposes - Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes
	For our marketing purposes - To offer our products and services to you	No
	For joint marketing with other financial companies	No
	For our affiliates everyday business purposes - Information about your transactions and experiences	No
	For our affiliates everyday business purposes - Information about your creditworthiness	We Don't Share
	For our affiliates to market to you	Yes
	For our non-affiliates to market to you	We Don't Share
Questions?	Call us at: 501-268-3122 or Toll Free at 877-872-1810 or write to us at: 508 W Beebe Capps Expy, Searcy, AR 72143 or email us at: info@whitecountycfu.org	

PRIVACY POLICY DISCLOSURE (continued)

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Who We Are	
Who is providing this notice?	White County Federal Credit Union
What We Do	
How does White County 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 White County FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or make deposit or withdrawals from your account • pay your bills or apply for a loan • use your debit card or credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your personal information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</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"> • Our affiliates include companies such as: CUNA Mutual and TruStage
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • White County FCU does not share with nonaffiliates so they can market 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"> • Our joint marketing partners include company categories such as: insurance companies and investment or financial services companies.
Other Important Information	
<p>Contact Options: White County Federal Credit Union Mail: 508 W Beebe Capps Expy, Searcy, AR 72143 Phone: 501-268-3122 Toll Free: 877-872-1810 Fax: 501-268-7850 Online: whitecountyfcu.org Email: info@whitecountyfcu.org</p>	