

**WHATCOM EDUCATIONAL CREDIT UNION
PRIVACY POLICY**

- 1. Our Privacy Pledge.** Whatcom Educational Credit Union is owned by its members and run by a board of directors you elect. Since 1936, the Credit Union has provided financial products and services to our members. You have trusted us with information about yourself and your family, and we recognize and respect your expectations of privacy. We have not and will not violate that trust by selling member information for solicitation or any other purpose. We will continue to strive to earn your trust and your business by honoring your privacy. This notice describes the privacy policy and practices followed by Whatcom Educational Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

Facts

Why?

WHAT DOES WHATCOM EDUCATIONAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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 Whatcom Educational Credit Union's Privacy Policy.

What?

The types of personal information we collect and share depend on the accounts or services 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 are *no longer* our member, we will not share your information except as permitted or required by law as described in this notice.

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 Whatcom Educational Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Whatcom Educational 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	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

What we do	
How does Whatcom Educational Credit Union 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 also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does Whatcom Educational Credit Union 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 apply for a loan ■ apply for any credit union service ■ you visit our website, provide us information on any online application or transaction, or information you send to us by email. ■ use your credit or debit card or pay your bills ■ make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> ■ 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 <p>However, we do not have any affiliates with whom we share any information.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Whatcom Educational Credit Union has no affiliates</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Whatcom Educational Credit Union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.</i></p>
Joint Marketing	<p>A formal agreement between <i>Whatcom Educational Credit Union</i> and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <p><i>Our joint marketing partners include financial services and insurance companies.</i></p>

Other Important Information	
<p>Protecting Children's Private Information. Our online financial services are not designed for or directed toward children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.</p>	
<p>Privacy Policy Changes. While we reserve the right to amend this Privacy Policy at anytime, you can always review the current version at www.wecu.com</p>	

Questions?

Call 360.676.1168 or 800.525.8703 or TTY 800.833.6388, through our InfoGuy service at www.wecu.com, or write to us at: Whatcom Educational Credit Union, PO Box 9750, Bellingham, WA 98227-9750