

FACTS

WHAT DOES Walker County Educators Federal Credit Union DO WITH YOUR PERSONAL INFORMATION?

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| 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? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and date of birth • Account balances and transaction history • Payment history and credit history |
| HOW? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Walker County Educators FCU chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Walker County Educators share? | Can you limit this sharing? |
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| For 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 | YES |
| For our affiliates' everyday business purposes- Information about your transactions and experiences | NO | N/A |
| For our affiliates' everyday business purposes- Information about your creditworthiness | NO | N/A |
| For nonaffiliates to market to you | YES | YES |

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| To limit our sharing | <ul style="list-style-type: none"> • Call 706.638.4243 • Visit us online: www.WalkerCountyEducatorsFCU.com <p>Please note: If you are a new customer, we can begin sharing your information 1 day from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
| Questions? | Call 706.638.4243 or go to www.WalkerCountyEducatorsFCU.com |

| WHO WE ARE | |
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| Who is providing this notice? | Walker County Educators Federal Credit Union |

| WHAT WE DO | |
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| How does Walker Co Educators 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 Walker Co Educators FCU collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Payments or apply for a loan • Join the credit union |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing. |
| What happens when I admit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

| DEFINITIONS | |
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| Affiliates | Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • None |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • Credit Bureaus – Experian, TransUnion, and Equifax |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Allied Solutions (GAP Coverage) • CUNA Mutual Group (CMFG Insurance Company) • Independent Mortgage Company |

| OTHER IMPORTANT INFORMATION |
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