

Privacy Policy Disclosure

FACTS	WHAT DOES WAYNE WESTLAND 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?	The types of personal information we collect and share depend on the products or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and income • account balances and payment history • credit history and credit scores 	
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 Wayne Westland 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?	Can you limit this sharing?
For our everyday business purposes- such as to process your transaction, maintain your accounts(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	WE DON'T SHARE
For our affiliates' everyday business purposes- information about your creditworthiness	NO	WE DON'T SHARE
For non-affiliates to market to you	NO	WE DON'T SHARE
What We do		
How does Wayne Westland Federal 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, secured files, and secured buildings.	
How does Wayne Westland Federal Credit Union 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 • pay your bills or apply for a loan • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes- information about your credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you. 	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Wayne Westland Federal Credit Union has no affiliates.	
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Wayne Westland Federal Credit Union does not share with non-affiliates.	
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include: <ul style="list-style-type: none"> • financial service providers • insurance companies. 	
Questions?	Call (734) 721-5700 or write us at: WWFCU, 500 S. Wayne Road, Westland, MI 48185	

Online Privacy- Our privacy policy is the same whether you are online or not. To protect information you may provide us online, we use multiple levels of security. All applications, forms and home banking transactions are submitted to us securely using the industry standard "Secure Socket Layer" (SSL) encryption to secure your submission. WWFCU uses 128-bit encryption and we use firewalls to secure your information. A firewall is a security measure that insulates the credit union's computer network from the World Wide Web. We analyze the traffic coming in and out of the firewall, which could indicate intrusion activity and computer viruses. WWFCU contracts with a third-party technology specialist to try to penetrate our network and evaluate the security of our online applications and home banking site. WWFCU has successfully passed each evaluation and is annually certified as a secure site.