



FACTS	WHAT DOES WHEATLAND FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share 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 fully 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"> ▪ Name and address, Social Security number, and income ▪ Account balances and transaction history ▪ Credit history and credit scores <p>When you are <i>no longer</i> 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 that Wheatland Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WFCU 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	No	N/A
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No
For our affiliates' everyday business purposes - information about your credit worthiness	No	N/A
For our affiliates to market to you	Yes	No
For our nonaffiliates to market to you	No	N/A



Questions?	Call 717-898-7673, 800-527-5140, or go to www.wheatlandcu.com
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Who we are	
Who is providing this notice?	Wheatland Federal Credit Union
What we do	
How does WFCU 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 WFCU collect my personal Information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Apply for and use any credit union service or loan ▪ Use your debit or credit card ▪ You visit our website, provide us with information or any online application or transaction <p>We also collect personal information from other sources including credit bureaus 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 credit worththiness ▪ Affiliates from using your 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	Companies related by common ownership or control They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other Important Information	