

# FACTS

# WHAT DOES WESTERN VISTA 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 product or service you have with us. This information can include:

- Social Security Number
- Income
- Assets
- Transacton History
- Account Balances
- Credit Score
- Credit History

When you are no longer our member, we continue to share your information as described in this notice.

## How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Western Vista FCU chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Western Vista FCU 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                           | Yes                         |
| For joint marketing with other financial companies   | Yes                           | Yes                         |
| For our affiliates' everyday business purposes — information about your transactions and experiences   | No                            | We do not share             |
| For our affiliates' everyday business purposes — information about your creditworthiness   | No                            | We do not share             |
| For our affiliates to market to you  | Yes                           | Yes                         |
| For nonaffiliates to market to you   | No                            | N/A                         |

## Note:

- We do not disclose nonpublic personal information about former Western Vista Members

## To Limit our Sharing

- Call 800-310-2197
- **Please Note:** If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a member, we can continue to share your information as described in this notice.
- However, you can contact us at any time to limit our sharing.

## Questions?

- Call 800-310-2197

## Who we are

Who is providing this notice? Western Vista Federal Credit Union

## Definitions

|                        |   |
|------------------------|---|
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial, nonfinancial companies, and may include non depository products. <ul style="list-style-type: none"> <li>• UProsper Services Group LLC.</li> <li>• UProsper Mortgage Services LLC.</li> <li>• UProsper Insurance Services LLC.</li> </ul> |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Western Vista does not share with nonaffiliates so they can market to you.</li> </ul>  |
| <b>Joint Marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• CUSO Financial Services, L.P.</li> </ul>  |

## What we do

|  |  |
|--|--|
| How does Western Vista 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 and secured files and buildings. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.                             |
| How does Western Vista Federal Credit Union collect my personal information?       | We collect your personal information, for example, when you: <ul style="list-style-type: none"><li>• Open an account</li><li>• Request a service</li><li>• Apply for a loan</li></ul> We also collect information from others such as a credit bureau.   |
| Why can't I limit all sharing  | Federal Law gives you the right to limit only <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on the account.  |

## Important Privacy Choices for Consumers

**You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.**

|                    |   |
|--------------------|---|
| <b>Your rights</b> | You have the following rights to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this for prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services. |
|--------------------|---|

|                     |   |
|---------------------|---|
| <b>Your Choices</b> | Restrict information sharing with other companies we do business with to provide financial products and services: Unless you say "NO", we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.<br><input type="checkbox"/> No, please do not share my personal and financial information with outside companies you contract with to provide financial products and services |
|---------------------|---|

### Time sensitive reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However if we do not hear from you we may share some of your information with companies with whom we have contracts to provide products and services.

|   |  |
|---|--|
| <b>Name</b>   |  |
| <b>Account #:</b><br>Please include account number suffix |  |
| <b>Signature</b>  |  |

### To Exercise your choices, please do one of the following

|  |   |
|--|---|
| Complete , sign and mail or fax this form to us at the address listed below:<br><br>Western Vista Credit Union<br>P.O. Box 20105<br>Cheyenne, WY 82003<br><br>You may want to make a copy of this form for your records. | Call us at one of the numbers listed below:<br><br>Toll-free: 800-310-2197<br>Locally: 307-634-2197 |
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