

FACTS	What does West Branch Valley 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 of the 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?	<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"> <li style="display: inline-block; width: 45%;">• Social Security Number <li style="display: inline-block; width: 45%;">• Credit history and credit <li style="display: inline-block; width: 45%;">• Account balances <li style="display: inline-block; width: 45%;">• Transaction or loss history <li style="display: inline-block; width: 45%;">• Payment history <li style="display: inline-block; width: 45%;">• Account transactions <li style="display: inline-block; width: 45%;">• Email addresses <li style="display: inline-block; width: 45%;">• Internet Protocol (IP) addresses <li style="display: inline-block; width: 45%;">• Telephone numbers <li style="display: inline-block; width: 45%;">• Operating systems <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons West Branch Valley Federal Credit Union chooses to share; and where you can limit this sharing.		
	Reasons we can share your personal information	Does West Branch Valley Federal Credit Union share?	Can you limit this sharing
	For our everyday business purposes – Such as process your transactions, maintain your account(s), respond to court orders and legal investigations, or to 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	WE DO NOT SHARE
	For our affiliates’ everyday business purposes – Information about your transactions and experiences	YES	YES
	For our affiliates’ everyday business purposes – Information about your creditworthiness	YES	YES
	For our affiliates to market to you	YES	YES
	For our non-affiliates to market to you	NO	WE DO NOT SHARE
To limit our sharing	<p>Mail the form below Please note: If you are a new customer, we can begin sharing your information thirty (30) days 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. However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call (570) 323-9407 or (800) 326-9539		

SMS Text Privacy Policy:

Information Collection:

We collect your phone numbers only when you voluntarily provide them to us.

Usage of Collected information:

Your phone numbers are primarily used to provide you with personalized communication and service and for anti-fraud verification texts. These text messages may related to our products, services, discounts, or any updates that we think may interest you.

Information Sharing:

SMS Opt-in and phone numbers collected for SMS purposes will not be shared with third parties or affiliates for marketing purposes.

Mail-in Form:

Please mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non-affiliates to market their products and services to me.

Name		Mail to: West Branch Valley FCU 1640 High Street Williamsport, PA 17701
Address		
City, State Zip		
Account Number		
Telephone Number		
Email Address		

Who we are

Who is providing this notice?	West Branch Valley Federal Credit Union
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What we do?

How does West Branch Valley 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.
How does West Branch Valley Federal 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 • Pay your bills • Apply for a loan • Use your credit or debit card • Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only Sharing for affiliates' everyday business purposes information about your creditworthiness</p> <ul style="list-style-type: none"> • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you
What happens when I limit sharing for an account, I hold jointly with someone else?	Your choice will apply to everyone on your account

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • CUNA Mutual Group
Non-affiliates	<p>Companies do not relate by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>West Branch Valley Federal Credit Union does not share with non-affiliates so they can market to you</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>West Branch Valley Federal Credit Union does not jointly market</i>