

FACTS What Does Workers Credit Union & Workers Financial Services 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and credit history • Account transactions and Payment history
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 Workers Credit Union and Workers Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Workers Credit Union 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To Limit Our Sharing	Call our Member Information Center at 978-345-1021 or 1-800-221-4020 (for non-local in MA and NH) to inform us of your choices. Please note: If you are a <i>new</i> member/customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member/customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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Questions?	Call toll-free 1-800-221-4020 or 978-345-1021 or go to www.wcu.com
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Who We Are	
Who is providing this notice?	This notice is provided by Workers Credit Union and its subsidiary Workers Financial Services, doing business as Workers Insurance Agency and related agencies (collectively referred to as “Workers Credit Union and Workers Financial Services”).
What We Do	
How does Workers Credit Union and Workers Financial Services 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Workers Credit Union and Workers Financial Services collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Apply for insurance or a loan • Use your credit or debit card • Make deposits or withdrawals from your account • Show your government-issued ID 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 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 limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Our affiliates include:</i> <ul style="list-style-type: none"> • <i>Financial companies such as: Workers Credit Union, Workers Financial Services, doing business as Workers Insurance Agency and its subsidiaries the Braley & Wellington Insurance Agency, the C.D. Whitney Insurance Agency, the Hernan B. Conant Insurance Agency, and the P.J. Ferguson</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we may share with can include direct marketing companies, insurance providers, check printers and government agencies.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies, credit card providers, security brokers, and dealers.</i>