

# FACTS

## WHAT DOES WARD COUNTY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p><b>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</b></p> <ul style="list-style-type: none"> <li>▪ Social Security number</li> <li>▪ account balances and payment history</li> <li>▪ credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Ward County Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ward County Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your credit worthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliates to market to you</b>	Yes	No

<b>Questions?</b>	Call 432-943-3445 or <a href="http://www.wardcountycreditunion.net">www.wardcountycreditunion.net</a>
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**Who we are**

Who is providing this notice	Ward County Credit Union
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**What we do**

How does Ward County Credit Union protect my personal information?	<b>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.</b>
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How does Ward County Credit Union collect my personal information?	<p><b>We collect your personal information, for example, when you</b></p> <ul style="list-style-type: none"> <li>■ open an account</li> <li>■ make loan payments or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p><b>Federal law gives you the right to limit only</b></p> <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> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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**Definitions**

Affiliates	<p><b>Companies related by common ownership or control.</b></p> <p>They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>None</i></li> </ul>
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Nonaffiliates	<p><b>Companies not related by common ownership or control.</b></p> <p>They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>CUNA Mutual Group, Ascensus (IRA's), Allied Solutions (GAP), Ser Technology (Auto Recapture), Transamerica (debt protection), Hartford (life insurance)</i></li> </ul>
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Joint marketing	<p><b>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</b></p> <ul style="list-style-type: none"> <li>■ <i>CUNA Mutual Group, Affinion, Hartford, Ser Technology</i></li> </ul>
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**Other important information**

COMPLAINT NOTICE – If you have a problem with the services provided by this credit union, please contact us at:  
Ward County Credit Union  
301 S. Main Avenue, Monahans, Texas 79756-4205  
432-943-3445

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: [www.cud.texas.gov](http://www.cud.texas.gov).