

**Regulation P / Privacy of Consumer Financial Information
Gramm-Leach-Bliley Act**

The Ward County Credit Union (**WCCU**) is committed to making available financial products and services that will enable the membership to meet their financial needs and reach their financial goals. Protecting personal information and using it in a manner consistent with their expectations is a high priority for everyone associated with the **WCCU**.

With the commitment to protect the membership's financial information the **WCCU** also recognizes the responsibility of the membership to safeguard their own financial information also.

To ensure that the membership can rely upon the quality of products and services the **WCCU** makes available, the credit union stands behind the following privacy policy:

- The **WCCU** will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services – no more.
- The **WCCU** will protect our membership's personal information. The credit union will maintain strong controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- Members will always have access to their information. As a member of the **WCCU** they will always have the opportunity to review their information and make necessary changes to ensure that our records are complete and accurate.
- The **WCCU** will only share information when absolutely necessary. The credit union will only share information to administer the products and services we provide, when required to do so by the government, or when the credit union partners with other businesses to offer a broader array of products and services.
- The **WCCU** will partner only with businesses that follow strict confidentiality requirements. The businesses the credit union selects will offer products designed to enhance the members' economic well-being. Under no circumstances will we authorize these firms to charge the membership without their express consent for any product or service. The **WCCU** will not sell member information to telemarketing firms, nor will we allow our business partners.
- The **WCCU** will at least once a year remind all members of the credit union's Privacy Policy.