




FACTS	WHAT DOES MWD 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?	<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"> ▪ Social Security number and account balances ▪ Name and address ▪ Credit history and transaction history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>																																											
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 MWD Federal Credit Union chooses to share; and whether you can limit this sharing.																																											
<table border="1"> <thead> <tr> <th data-bbox="66 1056 756 1161">Reasons we can share your personal information</th> <th data-bbox="764 1056 1162 1161">Does MWD Federal Credit Union share?</th> <th data-bbox="1170 1056 1529 1161">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td data-bbox="66 1171 756 1318">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</td> <td data-bbox="764 1171 1162 1318">Yes</td> <td data-bbox="1170 1171 1529 1318">No, because sharing of this type of information is essential for us to conduct business.</td> </tr> <tr> <td data-bbox="66 1329 756 1434">For our marketing purposes - to offer our products and services to you</td> <td data-bbox="764 1329 1162 1434">Yes</td> <td data-bbox="1170 1329 1529 1434">No, the law allows us the right to offer you additional products.</td> </tr> <tr> <td data-bbox="66 1444 756 1623">For joint marketing with other financial companies</td> <td data-bbox="764 1444 1162 1623">Yes</td> <td data-bbox="1170 1444 1529 1623">No, the law allows us the right to join with other financial companies to offer you joint products and services.</td> </tr> <tr> <td data-bbox="66 1633 756 1728">For our affiliates' everyday business purposes - Information about your transactions and experiences</td> <td data-bbox="764 1633 1162 1728">No</td> <td data-bbox="1170 1633 1529 1728">We do not share your information for this purpose.</td> </tr> <tr> <td data-bbox="66 1738 756 1822">For our affiliates' everyday business purposes - Information about your creditworthiness</td> <td data-bbox="764 1738 1162 1822">No</td> <td data-bbox="1170 1738 1529 1822">We do not share your information for this purpose.</td> </tr> <tr> <td data-bbox="66 1833 756 1917">For non-affiliates to market to you</td> <td data-bbox="764 1833 1162 1917">No</td> <td data-bbox="1170 1833 1529 1917">We do not share your information for this purpose.</td> </tr> </tbody> </table>	Reasons we can share your personal information	Does MWD Federal 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, because sharing of this type of information is essential for us to conduct business.	For our marketing purposes - to offer our products and services to you	Yes	No, the law allows us the right to offer you additional products.	For joint marketing with other financial companies	Yes	No, the law allows us the right to join with other financial companies to offer you joint products and services.	For our affiliates' everyday business purposes - Information about your transactions and experiences	No	We do not share your information for this purpose.	For our affiliates' everyday business purposes - Information about your creditworthiness	No	We do not share your information for this purpose.	For non-affiliates to market to you	No	We do not share your information for this purpose.	<table border="1"> <thead> <tr> <th data-bbox="764 1056 1162 1161">Does MWD Federal Credit Union share?</th> <th data-bbox="1170 1056 1529 1161">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td data-bbox="764 1171 1162 1318">Yes</td> <td data-bbox="1170 1171 1529 1318">No, because sharing of this type of information is essential for us to conduct business.</td> </tr> <tr> <td data-bbox="764 1329 1162 1434">Yes</td> <td data-bbox="1170 1329 1529 1434">No, the law allows us the right to offer you additional products.</td> </tr> <tr> <td data-bbox="764 1444 1162 1623">Yes</td> <td data-bbox="1170 1444 1529 1623">No, the law allows us the right to join with other financial companies to offer you joint products and services.</td> </tr> <tr> <td data-bbox="764 1633 1162 1728">No</td> <td data-bbox="1170 1633 1529 1728">We do not share your information for this purpose.</td> </tr> <tr> <td data-bbox="764 1738 1162 1822">No</td> <td data-bbox="1170 1738 1529 1822">We do not share your information for this purpose.</td> </tr> <tr> <td data-bbox="764 1833 1162 1917">No</td> <td data-bbox="1170 1833 1529 1917">We do not share your information for this purpose.</td> </tr> </tbody> </table>	Does MWD Federal Credit Union share?	Can you limit this sharing?	Yes	No, because sharing of this type of information is essential for us to conduct business.	Yes	No, the law allows us the right to offer you additional products.	Yes	No, the law allows us the right to join with other financial companies to offer you joint products and services.	No	We do not share your information for this purpose.	No	We do not share your information for this purpose.	No	We do not share your information for this purpose.	<table border="1"> <thead> <tr> <th data-bbox="1170 1056 1529 1161">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td data-bbox="1170 1171 1529 1318">No, because sharing of this type of information is essential for us to conduct business.</td> </tr> <tr> <td data-bbox="1170 1329 1529 1434">No, the law allows us the right to offer you additional products.</td> </tr> <tr> <td data-bbox="1170 1444 1529 1623">No, the law allows us the right to join with other financial companies to offer you joint products and services.</td> </tr> <tr> <td data-bbox="1170 1633 1529 1728">We do not share your information for this purpose.</td> </tr> <tr> <td data-bbox="1170 1738 1529 1822">We do not share your information for this purpose.</td> </tr> <tr> <td data-bbox="1170 1833 1529 1917">We do not share your information for this purpose.</td> </tr> </tbody> </table>	Can you limit this sharing?	No, because sharing of this type of information is essential for us to conduct business.	No, the law allows us the right to offer you additional products.	No, the law allows us the right to join with other financial companies to offer you joint products and services.	We do not share your information for this purpose.	We do not share your information for this purpose.	We do not share your information for this purpose.
Reasons we can share your personal information	Does MWD Federal 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, because sharing of this type of information is essential for us to conduct business.																																										
For our marketing purposes - to offer our products and services to you	Yes	No, the law allows us the right to offer you additional products.																																										
For joint marketing with other financial companies	Yes	No, the law allows us the right to join with other financial companies to offer you joint products and services.																																										
For our affiliates' everyday business purposes - Information about your transactions and experiences	No	We do not share your information for this purpose.																																										
For our affiliates' everyday business purposes - Information about your creditworthiness	No	We do not share your information for this purpose.																																										
For non-affiliates to market to you	No	We do not share your information for this purpose.																																										
Does MWD Federal Credit Union share?	Can you limit this sharing?																																											
Yes	No, because sharing of this type of information is essential for us to conduct business.																																											
Yes	No, the law allows us the right to offer you additional products.																																											
Yes	No, the law allows us the right to join with other financial companies to offer you joint products and services.																																											
No	We do not share your information for this purpose.																																											
No	We do not share your information for this purpose.																																											
No	We do not share your information for this purpose.																																											
Can you limit this sharing?																																												
No, because sharing of this type of information is essential for us to conduct business.																																												
No, the law allows us the right to offer you additional products.																																												
No, the law allows us the right to join with other financial companies to offer you joint products and services.																																												
We do not share your information for this purpose.																																												
We do not share your information for this purpose.																																												
We do not share your information for this purpose.																																												
Questions?	Call 213-217-6612 or go to www.mwdfcu.org																																											

What we do	
How does MWD 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 MWD Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or deposit or withdrawal ▪ pay your bills or apply for a loan ▪ use your credit or debit card 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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ MWD Federal Credit Union has no affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ MWD Federal Credit Union does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Our joint marketing partners are financial institutions with whom we jointly offer investment, insurance and credit card services.