



# MWD FEDERAL CREDIT UNION PRIVACY POLICY

FEDERAL CREDIT UNION

<b>FACTS</b>	<b>WHAT DOES MWD FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<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>	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"> <li>• Social Security number and account balances</li> <li>• Name and address</li> <li>• Credit history and transaction history</li> </ul> When you are <i>no longer</i> our member, we continue to share you information as described in this notice.
<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 MWD Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MWD Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your accounts(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.
<b>For our marketing purposes</b> – To offer our products and services to you	Yes	No, the law allows us the right to offer you additional products.
<b>For joint marketing with other financial companies</b>	Yes	Yes*
<b>For our affiliate's everyday business purposes</b> – Information about your transactions and experiences	No	We do not share information for this purpose.
<b>For our affiliate's everyday business purposes</b> – Information about your creditworthiness	No	We do not share information for this purpose.
<b>For affiliates to market to you</b>	No	We do not share information for this purpose.
<b>For non-affiliates to market to you</b>	No	We do not share information for this purpose.

<b>What we do</b>	
<b>How does MWD Federal 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 and buildings.
<b>How does MWD Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> <li>• open an account of deposit or withdrawal</li> <li>• pay your bills 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>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</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 non-affiliates to market to you</li> </ul> <p>California law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• MWD Federal Credit Union has no affiliates</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• MWD Federal Credit Union does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<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"> <li>• Our joint marketing partners are financial institutions with whom we jointly offer investment, insurance and credit card services.</li> </ul>

<b>Other Important Information</b>	
<p>Online Privacy Protection Act. Cookies – “cookies” are pieces are data assigned by our web server and stored on your computer’s hard drive for later retrieval. This helps us recognize you the next time you visit our site. We will not use cookies to record information that will enable anyone to contact you via telephone, email or regular mail. You may block the placement of cookies by adjusting the security settings on your web browser.</p>	
<p>Children’s Online Privacy Protection Act Rule – the law requires parental consent to collect or use information from a child under 13 years of age. If you are a child under 18 years of age, please show this to your parent(s), and do not use the online services of this institution without disclosure to parent(s) and verifiable parental consent pursuant to the Children’s Online Privacy Protection Act.</p>	
<p>*Although Federal Law does not require this, California Law requires us to provide you the opportunity to opt out. See attached form (Privacy Opt Out for California Members) for your privacy choices.</p>	



## Privacy Opt Out for California Members

With MWD Federal Credit Union, you have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choice below.

### YOUR RIGHTS

You have the following right to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your account(s) with us. This includes sending you information about additional products and services.

### YOUR CHOICE

**Restrict information sharing with other companies we do business with to provide financial products and services:** Unless you say “no” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

[ ] **NO**, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

### TIME SENSITIVE REPLY

You may make your privacy choice at any time. Your choice marked on the following page will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

To exercise your choice, do one of the following:

1. Fill out, sign and return this form to the MWD Federal Credit Union branch by mail or in person.

MWD Federal Credit Union  
700 N ALAMEDA ST.  
LOS ANGELES, CA 90012

2. Fill out, sign and fax this form to us at 213-217-6010
3. Call us at 213-217-6612

Name: \_\_\_\_\_

Member Number: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_