



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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Name and address
- Credit history and transaction history

When you are *no longer* our member, we continue to share your information as described in this notice.

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.

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 affiliates to market to you	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.

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.

Other Important Information

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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.