

FACTS

WHAT DOES WISCONSIN MEDICAL CREDIT UNION (WMCU) 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: <ul style="list-style-type: none"> . <i>Social Security number and account balances</i> . <i>Account transactions and checking account information</i> . <i>Payment history and wire transfer instructions</i> <ul style="list-style-type: none"> • 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 personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information, the reasons WMCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does WMCU 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
For our marketing purposes - to offer our products and services to you:	Yes	No
For joint marketing with other financial companies:	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences:	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness:	No	We don't share
For our affiliates to market to you:	No	We don't share
For non-affiliates to market to you:	No	We don't share

For Questions or to Opt Out:	Call WMCU at (920) 432-4353
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What we do:	
How does WMCU 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 WMCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> . <i>open an account or apply for a loan</i> . <i>make a wire transfer or show your government-issued ID</i> . <i>make deposits or withdrawals from your account</i> 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 nonfinancial companies. <ul style="list-style-type: none"> • WMCU has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (debit/ATM), financial statement publishers or printers, mail house, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers.
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 include CUNA Mutual Group's MEMBERCONNECT.