

Privacy Disclosure Notice

FACTS	WHAT DOES Western Sun 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/or share depend on the products or services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number, date of birth and address • Account balances and payment history • Account transactions and checking account information When you are <i>no longer</i> 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 Western Sun chooses to share and whether you can limit this sharing.	
Reasons we can share your personal information:	Does Western Sun 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 make members aware of our latest promotions and offer you new products and services to better meet your financial needs	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 do not share
For Our Affiliates' Everyday Business Purposes – information about your creditworthiness	No	We do not share
For Our Affiliates to Market to You	No	We do not share
For Non-Affiliates to Market to You	No	We do not share
To Limit Our Sharing (Opt Out)	Please Note: If you are a new member, we can begin sharing your information 30 days from the date you received this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice.	

MAIL-IN FORM

Mark if you want to limit:
 Do not share any of my information with other companies to joint market their products and services to me.

Name		Mail to: WSFCU 4620 W. Kenosha Broken Arrow, OK 74012
Address		
City, State, Zip		
Email Address		
Account #		

Who We Are	
Who is providing this notice?	Western Sun Federal Credit Union
What We Do	
How does Western Sun FCU protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings.</p> <p>Western Sun regularly tests and assesses its information security measures, systematically trains employees and adopts upgrades and enhancements as necessary to protect your information.</p>
How does Western Sun FCU collect my personal information?	<p>We collect your personal information, for example, when you do the following:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only the following:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using information to market to you • Sharing for non-affiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>
What happens when I want to limit sharing for an account I hold jointly with someone else?	We honor that request.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be both financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Western Sun FCU does not have any.</i>
Non-Affiliates	<p>Companies not related by common ownership or control; they can be both financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Western Sun FCU does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> • <i>For example, credit card companies and insurance companies.</i>
Online Policy	
Internet branch – We use multiple layers of security including HTTPS when transmitting data in order to secure account information sent between our server and your browser. We use firewalls that are designed to protect your accounts from unauthorized access from outside Western Sun FCU.	
Email	
Personal information gathered from email sent by website visitors may be used by the credit union's staff to answer questions, follow up on suggestions or to provide a product or service. This information is never sold, given or disclosed to third parties. You should never send confidential information such as account numbers, credit card numbers or requests for financial transactions via email to the credit union.	
Questions?	
Call 918-362-1400 or visit www.wsfcu.com	