

## PRIVACY PROMISE

### OUR PRIVACY PRINCIPLES

- We do not sell member information.
- We do not allow those who are doing business on our behalf to use our member information for their own marketing purposes.
- We contractually require any person or organization providing products or services on our behalf to protect WSECU member information.
- We afford our prospective and former members the same protections as existing members with respect to the use of personal information.

### INFORMATION WE SHARE

In order to provide you high quality financial services, more choices and greater convenience, information is shared between our affiliate, One Washington Financial, and us and, in some cases, third-party service providers, as is permitted by law. However, we limit any information sharing to the extent necessary to service your account or offer new services to you. Information we may have about former members is generally only shared or disclosed if required to enforce or administer an account or as required by law.

- **Sharing Information With Our Affiliate.** In order to provide members and clients with convenient access to competitive products and services, personal information and account information (such as name, account number, type of accounts, account balances, SSN), transaction history and general personal information we collect from time to time is shared between WSECU and our affiliate so both organizations can serve you more efficiently. If you prefer that we not share information with our affiliate or receive offers from our affiliate, you may select the opt out choice outlined below.
- **Sharing Information With Third-Party Service Providers.** We seek to limit the sharing of information with companies outside of WSECU and our affiliate. We do so only when necessary to conduct our operations to service accounts, process transactions or offer you new products or services. Some instances require the need to share information with third-party service providers and by doing so, this allows you to get access and receive services that make your life easier (such as being able to use ATMs, bill pay services and other banking features). Additional examples of third-party service providers that we share information with can include: data processing companies; check, ATM and other payment processing companies; payment networks such as bill pay; loan service providers; collection agencies; credit reporting agencies, insurance companies and companies providing marketing support. These business partners provide services on our behalf and will agree in writing to keep the information we provide them confidential.

We share the following categories of information to third-party service providers depending on the specific services provided:

- Personal information (such as name, address, social security number and account number, etc.)
- Account information (such as type of accounts, account balances and transaction history, etc.)
- Transaction information (such as dates, amounts, locations and type of transaction, etc.)

We do not sell member information nor share your account numbers with independent third-party marketers wanting to offer you their products and services. While we may offer you financial products and services from third-party service providers, we do not share your non-public information with them in order to do so. We also do not share social security numbers with third-party marketing firms to offer our own products.

- **Sharing Information as Legally Required or Permitted.** We may share information about you and your accounts in response to a lawful request issued by a court, government agency or regulatory authority or as otherwise permitted by law in order to administer or enforce your account. We may also share our experience information about you with credit bureaus. Our experience information about payday loan applicants may be shared with other non-affiliated parties or credit bureaus solely for underwriting purposes. Our reporting to credit bureaus is governed by the Fair Credit Reporting Act, which affords you the right to ensure fair and accurate credit reporting.

### INFORMATION WE COLLECT

We collect relevant information about you in order to establish and maintain your account, to provide you a full range of high quality products or services or as the law allows or requires. This can include personal and financial information from you that is non-public. Depending on the accounts and services you request and use, we collect information about you from the following sources:

- **Your Applications.** We retain personal information (such as name, address, social security number, phone number, birth date, employment data, financial status and credit history) we receive from you on any application you provide including, but not limited to, those for deposit accounts, Electronic Funds Transfer service, credit cards, consumer and real estate loans, financial planning, insurance and securities.

- **Interviews.** From time to time, we may ask questions regarding your financial history and obtain other general information from you in order to determine whether we have additional products or services which might meet your needs.
- **Your Transactions.** Any time you make a transaction on one of your accounts, including ATM or card transactions, loan advances, transactions through online banking, over the phone or at a branch, we retain the transaction information (such as your account number, the date, the amount and the location of the transaction).
- **Credit Reports.** When we evaluate your application for an account or service, we may request a credit report about you from a consumer reporting agency. We retain the personal and credit history information about you from these reports, and we may use it to evaluate future account service requests or product offerings.
- **Online.** We obtain information online under some conditions when you use our website at wsecu.org or the websites of our affiliate. This includes retaining information you provide us on online applications, from your online banking transactions or information you send to us via e-mail.

### YOUR OPT OUT RIGHTS

**A. Opt Out of Marketing Solicitations.** We believe that the services and products we offer will be of value and interest to you. If you prefer, however, not to receive direct mail promotional offers and informational material other than those that are included in your monthly statements, we are happy to honor that request. By choosing to opt out of WSECU's direct mailings, please know you will still receive all required legal disclosures, notices, monthly statement(s) and promotional materials and WSECU newsletters that may be included in your monthly statement. Opting out means you will not receive separate direct mail pieces announcing offers for WSECU products or services or informational mailings such as those announcing branch events or other general information WSECU occasionally sends. Selecting to opt out also means you will not receive promotional offers from our affiliate.

**B. One Washington Financial.** In addition to WSECU's products and services, we believe the products and services of our affiliate, One Washington Financial, will be of value and interest to you. From time to time, we will share your personal, financial or general information we have collected with our affiliate, One Washington Financial. However, you have the right to limit our affiliate's marketing of their products and services based on your account and transaction information that we may share with them. If you prefer, you may direct us not to share this information by providing your opt out below. Opting out means we will not share or disclose personal, financial or other general information provided by you about your accounts, assets and liabilities not held at WSECU, with our affiliate that we might otherwise share with our affiliate. Opting out does not prevent us from sharing or disclosing personal information, account information, and/or transaction information to our affiliate to service or administer an account or as permitted by law.

**C. Opt Out Election.** The following opt out election information explains the nature of your opt out and how you can exercise your opt out.

**Opt Out Choice.** When you exercise your opt out rights with WSECU, your opt out means we will no longer perform any of the following unless you inform us otherwise:

- No direct marketing from WSECU
- No direct marketing from One Washington Financial
- No sharing of non-account or transaction information with One Washington Financial

**How to Opt Out.** You can exercise your opt out in any of three ways:

- In person at a branch
- By calling us toll free at 800.562.0999
- Accessing our website at wsecu.org

If you have an account with joint ownership, only one member needs to request to opt out.

You may change your decision to opt out at any time by notifying us of your choice. If you opt out, we will not share your personal information with our affiliate, and neither we nor our affiliate will send promotional offers or informational mailings except those included in your monthly statements. If you have multiple accounts with WSECU, you must exercise your right to opt out on each account.

**Our Confidentiality Standards and Data Safeguards.** We maintain strict policies and security controls to ensure that your information in our computer systems and files is protected. Our employees are permitted access only to information they may need to perform their jobs and to provide service to you. All employees are trained to respect your privacy. Only authorized persons have access to our computer system and records storage. We have established internal security controls, including physical, electronic and procedural safeguards to protect the information you provide us and the information we collect about you. In addition to all we currently do, we know protecting your privacy is an ongoing process. We will continue to review and improve our internal

security controls to safeguard your information as we employ new technology in the future.

**Online Privacy Protections.** At our website, wsecu.org, you may apply for accounts and services and you may communicate with us via e-mail. To protect the information you provide us online, we use multiple levels of security. The application information we accept online and our online banking service relies on industry standard "Secure Sockets Layer" (SSL) encryption to secure your transaction information and communication. Generally, our e-mails are not secure. However, if we ask you to e-mail us information other than your name, address, e-mail address and phone number, it will be obtained using a secure (SSL encryption) e-mail form. When you visit our website, you can find site information without revealing your personal identity. However, in order to help us identify you for future site visits, like many businesses, we use "cookies" to track your visit. The cookie will not request, require or collect personal identity information and you remain anonymous.

Your personal information is not accessed by or stored within a cookie in any way. WSECU uses session cookies as an additional security feature for online banking. Throughout your session, the session cookie acts as a type of signature to identify your current session to online banking. The home banking server will monitor the number of your browser to ensure that, at all times during your session, we are dealing with you.

Our website may contain links to other sites. Please note that the privacy policy at these other sites may be different from ours. You should review the privacy policy of any site linked to our site before disclosing any personal information.

### Our Commitment to You

We place the highest priority on protecting your privacy. We limit the sharing of your personal information only to the extent necessary to provide high quality financial services to you. We don't sell or share non-public information to outside companies so they can market their products and services to you. Our efforts to help you guard against the risk of fraud and identity theft are in two major areas. The first involves our extensive security systems and business practices as they relate to servicing your account. The second is how we seek to be your best source of information on how you can make wise choices regarding privacy issues.

### Privacy Commitment

At WSECU we work to build relationships with members and clients based on a strong foundation of trust. As responsible stewards of your personal financial data, we maintain the highest standards of confidentiality and security with regard to how your information is collected and shared. We invite you to familiarize yourself with our policies and those of our wholly-owned affiliate, One Washington Financial, detailed in this brochure which describes how both organizations collect, use and safeguard your personal information.

### Who We Are

WSECU is a member-owned, not-for-profit financial cooperative. We provide our members and clients with a broad range of financial services and are dedicated to making members' lives easier. One Washington Financial is a WSECU affiliate which provides various financial services including mortgages. Q-Cash is a product name under the One Washington Financial organization.

### EDUCATE YOURSELF

#### What You Can Do To Protect Your Privacy

- Be cautious about when you disclose private information. Ask questions about how the information is going to be used and stored if you are unsure.
- Keep your records, PINs, checks, ATM and credit cards in a safe place and report missing cards to the Credit Union right away.
- Shred or destroy documents that include confidential information before you throw them in the trash.
- Order a free copy of your credit report each year at [www.annualcreditreport.com](http://www.annualcreditreport.com).

#### Remove Your Name From Credit Offers

If you prefer not to receive pre-approved credit solicitations in the mail, you can opt out of these offers by calling the Credit Reporting Industry Pre-Screening Opt Out number at 888.567.8688 or online at [www.optoutprescreen.com](http://www.optoutprescreen.com). When calling you will receive a choice to opt out for five years or permanently. By removing your name from these mailing lists, you will no longer receive unsolicited credit offers from businesses, such as credit card companies, department stores and banks. Be advised it may take several months before you see a reduction in the amount of unsolicited offers of credit.

#### Privacy Promise Inquiries

It is our intention to clearly communicate our policies and practices so you understand what we do to protect your privacy. If you have any questions about this policy, we'd be happy to discuss them with you. You can contact our Call Center at 800.562.0999, visit our website and click on Contact Us, or write to us at: WSECU, PO Box WSECU, Olympia, WA 98507. While we reserve the right to amend this Privacy Promise at anytime, you can always review the current version at wsecu.org.

This policy reflects the privacy practices of WSECU and One Washington Financial, effective January 1, 2010.