

<b>FACTS</b>	<b>What does West Branch Valley Federal Credit Union do with your personal information?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all of the 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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Credit history and credit scores</li> <li>• Transaction or loss history</li> <li>• Account transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons West Branch Valley Federal Credit Union chooses to share; and where you can limit this sharing.

Reasons we can share your personal information	Does West Branch Valley Federal Credit Union share?	Can you limit this sharing
<b>For our everyday business purposes –</b> Such as process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes –</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>WE DO NOT SHARE</b>
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	<b>YES</b>	<b>YES</b>
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For our affiliates to market to you</b>	<b>YES</b>	<b>YES</b>
<b>For our non-affiliates to market to you</b>	<b>NO</b>	<b>WE DO NOT SHARE</b>
<b>To limit our sharing</b>	Mail the form below <b>Please note:</b> If you are a new customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
<b>Questions?</b>	Call (570) 323-9407 or (800) 326-9539	

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**Mail-in Form:**

Please mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non-affiliates to market their products and services to me.

Name		Mail to: West Branch Valley FCU 1640 High Street Williamsport, PA 17701
Address		
City, State Zip		
Account Number		

Who we are	
Who is providing this notice?	West Branch Valley Federal Credit Union
What we do?	
How does West Branch Valley 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 West Branch Valley Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Pay your bills</li> <li>• Apply for a loan</li> <li>• Use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> </ul> <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 Sharing for affiliates' everyday business purposes information about your creditworthiness</p> <ul style="list-style-type: none"> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• CUNA Mutual Group</li> </ul>
Non-affiliates	<p>Companies not relates by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>West Branch Valley Federal Credit Union does not share with non-affiliates so they can market to you</i></li> </ul>
Joint Marketing	<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>• <i>West Branch Valley Federal Credit Union does not jointly market</i></li> </ul>