

WHAT DOES WYO CENTRAL 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?	<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"> • Social Security number and checking account information • account balances, transaction and payment history • transaction or loss history and wire transfer instructions <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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 Wyo Central Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wyo Central 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	YES
For our marketing purposes — to offer our products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	NO

<p>To limit our sharing</p>	<ul style="list-style-type: none"> • Call (307) 234-5401 • Contact us via email at: www.WyoCentral.org • Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 31 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call us at: (307) 234-5401 or go to: www.WyoCentral.org
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Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purpose.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>	
	<p>Name</p>	<p>Mail to:</p> <p>Wyo Central FCU 109 S. David St. Casper, WY 82601</p>
	<p>Address</p>	
	<p>City, State, Zip</p>	
	<p>Account Number</p>	

Who we are	
Who is providing this notice?	Wyo Central Federal Credit Union
What we do	
How does Wyo Central 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 Wyo Central Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • show your government issued ID or give us your income information • provide employment information <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</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies, such as Centennial Lending.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (ATM/Credit/Debit), mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, credit card companies, and loan recapture programs.</i>