

FACTS	WHAT DOES VALLEY COMMUNITIES 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?	<div>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</div> <div><div><div><div>■ Social Security number</div><div>■ Account balances</div><div>■ Payment history</div></div><div><div>■ Transaction history</div><div>■ Credit history</div><div>■ Wire transfer instructions</div></div></div></div>
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 Valley Communities Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Valley Communities 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	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
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 nonaffiliates to market to you	Yes	Yes

To limit our sharing	<div><div><div>■ Mail the <b>form</b> below</div><div>■ <b>Please note:</b></div></div><div>If you are a <i>new</i> member, we can begin sharing your information 30 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.</div><div>However, you can contact us at any time to limit our sharing.</div></div>
Questions?	Call 715-693-3400 or go to <a href="http://www.valleycommunities.org">www.valleycommunities.org</a>



Mail-in Form

Mark any/all you want to limit:

☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account #

Mail to:

Valley Communities Credit Union

PO Box 127

1105 Western Avenue

Mosinee, WI 54455

What We Do

How does Valley Communities Credit Union 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 and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Valley Communities 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>■ Apply for a loan</li><li>■ Make deposits or withdrawals from your account</li><li>■ Pay us by check</li><li>■ Show your driver's license</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</p> <ul style="list-style-type: none"><li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li><li>■ affiliates from using your information to market to you</li><li>■ sharing for nonaffiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>

Information that is collected specific to your CardSecur app.

Collected Information	<p>We may collect information regarding your mobile device such as device settings, unique device identifiers, information about your location, and analytical information that may assist with diagnostics and performance. For your convenience, you may be asked to grant permission for access to your mobile device's geolocation data. This information may be collected when you use certain services that are dependent on your mobile device's location (such as the location of an ATM or in store transactions).</p>
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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>■ Valley Communities Credit Union has no affiliates</li></ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>■ Nonaffiliates we share with can include Insurance company.</li></ul>
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"><li>■ Valley Communities Credit Union doesn't jointly market.</li></ul>

