

**West Penn P & P  
Federal Credit Union  
Privacy Policy Statement**

A Private Note to Our Members:

West Penn P & P Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of West Penn P & P Federal Credit Union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, West Penn P & P Federal Credit Union stands behind the following privacy policy:

- West Penn P & P Federal Credit Union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services -- no more.
- West Penn P & P Federal Credit Union will protect your personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- You will always have access to your information. As a member of West Penn P&P Federal Credit Union, you will have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.
- West Penn P & P Federal Credit Union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- West Penn P & P Federal Credit Union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.
- West Penn P & P Federal Credit Union will offer you a choice in how your information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.

- **West Penn P & P Federal Credit Union**

- **PRIVACY NOTICE**

West Penn P & P Federal Credit Union is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a Member Service Representative at 724-774-9237.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. If you prefer that we not disclose information about you to certain businesses, you may "**opt out**" of these disclosures; that is, you may direct us not to disclose information about you, as explained in this notice. This "**opt out**" will not apply to information that we may disclose about you as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

And we may also disclose all the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

### **Information we collect about you**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency; and
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

### **Information We May Disclose about You**

We may disclose the following kinds of nonpublic personal financial information about you:

- Information we receive from you on applications and other forms, such as your name, address, social security number, and income.
- Information about your transactions with us or other companies, that work closely with us, to provide you with financial products and services, such as, your account balances, payment history, and credit card usage.
- Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.

**Credit Reporting:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

## **Certain Parties that Receive Information from Us where you can request to Opt Out**

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as companies providing automobile insurance
- Non- financial companies, such as travel agencies and automobile dealerships
- Other companies that provide consumer discount programs

## **How to Opt Out or Stop Certain Disclosures about You**

If you prefer that we do not disclose nonpublic personal information about you to such nonaffiliated third parties as listed above, you may opt out of those disclosures. If you wish to direct us not to make disclosures to nonaffiliated third parties (other than those permitted by law), you should do one of the following:

- Call a member service representative at 724-774-9237
- Contact us on our website
- Complete the attached form and mail it to us

This is further explained in the attached "Opt Out Notice." You may opt out of these disclosures at any time. This opt out option, by law, will not apply to disclosures that we make to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with us.

Once we receive your request not to make further disclosures, we will act as quickly as possible to stop disclosures. You may always contact us for assistance if you wish later to revoke your opt out election.

**Note to non-member joint account holders:** Anyone of you may exercise the right to opt out, even if you are not actually a member of the credit union. West Penn P & P Federal Credit Union will treat an opt out request from any one party to an account as if all of you directed us to not make disclosures to nonaffiliated third parties to which the opt out right applies.

## **Disclosure of Information about Former Members**

If you terminate your membership with West Penn P & P Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

## **How we protect you're Information**

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing you data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

**Opt Out Notice  
For West Penn P & P Federal Credit Union**

In the course of providing services to our membership, West Penn P & P Federal Credit Union collects and shares information about you. The privacy notice that accompanies this form explains that nonpublic personal information about our members is shared with certain organizations on a confidential basis.

West Penn P & P Federal Credit Union is required by law to give you the right to "opt out" of information sharing with certain businesses, other than what is permitted by law. This means that you may direct us not to disclose information about you to certain businesses. Unless we hear from you, we may share all the nonpublic personal information about you that we collect with businesses involved in travel services, automobile sales and insurance, and consumer product discounts.

West Penn P & P Federal Credit Union believes that these types of products and services will be of value and interest to our membership.

If you prefer that we do not disclose your personal information to these types of businesses, you may exercise your opt out right at any time by one of the alternatives listed here. We will discontinue further information sharing as quickly as possible. If you have any questions about this notice, if you would like to exercise your opt out right, or if you've elected to opt out previously but have changed your mind, contact our member service representatives at 724-774-9237.

Other ways you can exercise your opt out option are to:

1. e-mail us at [customerservice@westppfcu.com](mailto:customerservice@westppfcu.com).
2. Sign and mail the form below to West Penn P & P Federal Credit Union, 1089 Third Street, PO Box 398, Beaver, PA 15009
3. Go into our website [www.westppfcu.com](http://www.westppfcu.com), print the privacy policy, and mail the "opt out response form"

**Detach and return**

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**OPT OUT RESPONSE FORM**

I am exercising my opt out option as permitted by law.

**Name** \_\_\_\_\_

(NOTE: any one listed on the account may elect to opt out on the account on behalf of all account holders)

**Account Number** \_\_\_\_\_

Please list any additional account numbers for which the opt out will apply

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

All accounts on which I am listed

**Your Signature** \_\_\_\_\_ **Date** \_\_\_\_\_