

WALLA WALLA VALLEY FEDERAL CREDIT UNION

Member Privacy Policy

The protection of our members' and former members' privacy and the safekeeping of confidential information are of the utmost concern to the Credit Union. As such, you can rely on our commitment to protect confidential information relating to you and your account. We have developed the following privacy policy and approach that respects and addresses your needs. We firmly believe that all nonpublic personal information and financial information specific to you, and that you provide to us through any channel, constitutes personal information.

Collection of Information

1. When you apply for a Credit Union account or service, we collect nonpublic personal information in order to process your application. This information may be retained by us so that we can provide the products and services that you request. Some of this information is also handled by our operating partners (for example, CUNA Mutual Group needs specific data should you request Credit Life or Disability Insurance on a loan product). Our operating partners abide by our policy.
2. When you open or use an account or service from the Credit Union, we retain nonpublic personal information you provide in the context of using that product or service, including transaction information.
3. After you sign up for our Home Banking online services our data system records certain online information, including the transaction you conduct online. This data enables us to process and confirm your transactions.
4. When you send us e-mail, we will retain the content of the e-mail, your e-mail address, and our response in order to handle and follow-up questions you may have. We also use it to measure how effectively we address your concerns.

When Information May be Shared

The Credit Union only shares information for legitimate business reasons, with the ultimate goal of bringing you greater convenience and more choices. Information will be shared only if the Credit Union determines that your interests would be served and/or within the legal framework of the law.

1. Nonpublic personal financial information of our members and/or former members, such as your account balance or loan information will never be shared except: (1) when necessary to complete a transaction, (2) when a third party is verifying the existence or condition of your account with applicable law, (3) when such disclosure is in compliance with the law, government agencies, or court orders, (4) when you give us your written permission, or (5) to protect secured assets or the assets of the Credit Union.
2. Information shared with affiliates will be limited to contact information such as your name and address. Information obtained from outside sources (such as the credit bureau) will never be released by the Credit Union.
3. The Credit Union strives to assure that all affiliates maintain privacy standards comparable to our own; therefore, before we share any information with an affiliate, the Credit Union will first obtain a written confidentiality statement from the affiliate. And then, and only then, if the information is required to provide a product or service you have requested.

4. The Credit Union does not and will not sell or provide nonpublic personal information to third parties for independent use.

Accuracy of Personal Information

The Credit Union will take reasonable precautions to protect the accuracy and reliability of your member information; however, you are responsible for updating your member records from time to time in order to assure its accuracy. The Credit Union will respond to your requests to update information on your account as quickly as possible.

Internal Procedures

The Credit Union uses multiple levels of security; beginning with your browser and ending with a trusted operating system that acts as a virtual information vault inside the Credit Union. Information we receive via online applications is secure and requires industry standard Secure Socket Layer encrypted browsers.

Staff may access your account information only when necessary for business reasons.

The Credit Union has also established appropriate internal security standards to protect against unauthorized access to member information.

Non-Disclosure of Information

As a member of the Credit Union, you can be confident that the confidentiality of account information is the rule, not the exception. Although information collected in conjunction with a member's account remains the property of the Credit Union, members may choose to "opt out" of all information sharing, except those disclosures that may occur in conjunction with compliance of a law, government agency or court order, by the Credit Union. If you wish to "opt out" of information sharing by the Credit Union (including information, which could be in your best interest, and bring you greater convenience), please put your request in writing and send it to our main office. Your request must include your account number(s), and must be signed. Due to data processing restraints, credit union members wishing to "opt out" will be excluded from all outside services. One account owner's request will be considered binding for the purpose of "opting out," or opting back into the Credit Union's affiliate programs.

Opting out of the Credit Union's affiliate program will not eliminate information or solicitations from other outside sources. If you would like to reduce the amount of advertising you receive from other companies, contact the Direct Marketing Association and have your name added to the Association's Mail Preference Service list of consumers who do not wish to be contacted by mail or via telephone for marketing purposes. Remember to include your name, address, and telephone number in your written request. Also include all spellings and possible variations of your name, as well as the names of other persons living at your address. Be sure to sign and date your letter.

Mail Preference Service
c/o Direct Mail Marketing Association
P.O. Box 9008
Farmingdale, NY 11735-9008

The Direct Mail Marketing Association will retain your information for five years. At the end of that time, you will again have to submit your request to have your name added to the no-contact list.

Availability of Policy

The Credit Union is proud of its commitment to member confidentiality, and will make this policy available to any member requesting a copy.