

FACTS **WHAT DOES WATSONVILLE HOSPITAL 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- ◆ Social Security number and account transactions
- ◆ account balances and payment history
- ◆ credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

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 Watsonville Hospital Federal Credit Union chooses to share; and whether you can limit this sharing.

	Yes	No
For our everyday business purposes -- such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	No	No
For our marketing purposes -- to offer our products and services to you	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	No
For our affiliates' everyday business purposes -- information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

Call us at 831.724.8098

What we do

<p>How does Watsonville Hospital Federal Credit Union protect my personal information?</p>	<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>How does Watsonville Hospital Federal Credit Union collect my personal information?</p>	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> ◆ open an account or provide employment information ◆ pay your bills or apply for a loan ◆ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ◆ Watsonville Hospital Federal Credit Union has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ◆ Watsonville Hospital Federal Credit Union does not share with nonaffiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ Watsonville Hospital Federal Credit Union does not joint market.