

FACTS

WHAT DOES THE WISCONSIN LATVIAN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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 other information that you provide on applications;
- Payment history and other transaction history with us;
- Credit history and other information we receive from a consumer reporting agency.

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

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons The Wisconsin Latvian CU chooses to share; and whether you can 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	No	We don't share
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	No	We don't share

Call 414-332-1744 or go to wislat.com

Who is providing this notice?

Your credit union

How does The Wisconsin Latvian CU 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 The Wisconsin Latvian CU collect my personal information?

We collect your personal information, for example, when you

- open an account
 - apply for a loan
- or

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *The Wisconsin Latvian CU has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *The Wisconsin Latvian CU does not share with nonaffiliates.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *The Wisconsin Latvian CU does not do joint marketing.*

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Protect your personal information by shredding any documents that may contain it. Do not provide personal information over the phone or the internet unless you have initiated the transaction and are dealing with a reputable company. It's also a good idea to monitor your credit report. Federal law entitles you to a free copy of your credit report once every 12 months from each of the three major credit reporting agencies - that's one free every three months. To request this information, go to: annualcreditreport.com.