



# GREATER WATERBURY HEALTHCARE FEDERAL CREDIT UNION - Privacy Notice 2015

FACTS	WHAT DOES GREATER WATERBURY HEALTHCARE 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.
What?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Social security number</li> <li>Account balances</li> <li>Credit History &amp; Credit Score</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons Greater Waterbury Healthcare Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Greater Waterbury Healthcare Federal Credit Union Share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

To Limit our Sharing	<ul style="list-style-type: none"> <li>203-573-6227</li> </ul> <p><b>Please note:</b> <i>If you are a new customer, we can begin sharing your information immediately as you are provided this notice at account opening. When you are no longer a member, we will continue sharing your information as described in this notice. However you can contact us anytime to limit our sharing.</i></p>
Questions?	Call 203-573-6227

Who We are	
<b>Who is providing this notice?</b>	Greater Waterbury Healthcare Federal Credit Union
What we do	
How does Greater Waterbury Healthcare Federal Credit Union 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 buildings and files.
How does Greater Waterbury Healthcare Federal 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 or Deposit money</li> <li>• Apply for a loan or give us your income information</li> <li>• Provide account information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	The limitations will apply to all joint owners on the account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	