

# Westerra Credit Union Privacy Notice Revised 08/24

FACTS: What does Westerra Credit Union ("Westerra") do with your personal information?	
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit score</li> </ul>
<b>How?</b>	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 customers' personal information; the reasons Westerra chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Westerra 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> - to offer products and services to you	<b>Yes</b>	<b>Yes</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	<b>No</b>	<b>We do not share</b>
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	<b>No</b>	<b>We do not share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We do not share</b>
<b>For our non-affiliates to market to you</b>	<b>No</b>	<b>We do not share</b>

<b>To Limit Our Sharing</b>	>> Call 303-321-4209 or 1-800-858-7212 to speak with a financial service representative. >> <b>Please note:</b> If you are a new member we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
<b>Questions?</b>	Call 303-321-4209 or 1-800-858-7212 or visit <a href="http://WesterraCU.com/contact">WesterraCU.com/contact</a>
<b>Who we are</b>	
<b>Who is providing this notice?</b>	Westerra Credit Union ("Westerra")
<b>What we do</b>	
<b>How does Westerra protect my personal information?</b>	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. We limit collection and use of non-public personal information to the minimum required. We maintain physical, electronic, and procedural safeguards that comply with federal and state standards.

<p><b>How does Westerra collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>&gt;&gt; Open an account, make deposits or withdrawals from your account</li> <li>&gt;&gt; Pay your bills or apply for a loan</li> <li>&gt;&gt; Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies. We collect data through our Mobile apps - data is linked to your identity, but is not used for tracking purposes:</p> <ul style="list-style-type: none"> <li>• Contact Information (name, email address, phone number, physical address)</li> <li>• Financial Information (payment, credit and other financial information)</li> <li>• Location (precise location, coarse location)</li> <li>• Contacts</li> <li>• User Content (customer support)</li> <li>• Identifiers (User ID, Device ID)</li> <li>• Purchases (purchase history)</li> <li>• Usage Data (product interaction, advertising data)</li> <li>• Diagnostics (crash, performance and other diagnostic data)</li> </ul>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>&gt;&gt; Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>&gt;&gt; Affiliates from using your information to market to you</li> <li>&gt;&gt; Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account.</p>
<p><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>&gt;&gt; Our affiliates include companies with the "Westerra" or "Westerra Credit Union" name that are under common control with us.</li> </ul>
<p><b>Non-Affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>&gt;&gt; Non-affiliates we share with include government entities in response to subpoenas and other legal processes, credit bureaus, mortgage companies, companies providing servicing, processing, accounting, or similar types of functions, companies originating loans or loan applications, insurance companies and direct marketing companies.</li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>&gt;&gt; Our joint marketing partners include insurance companies.</li> </ul>
<p><b>Other Important Information</b></p>	
<p>Westerra uses a third-party company called HotJar, which tracks digital experience insights and behavior analytics. This software records about 10 random sessions a day to see how our users are interacting with our site to enable us to make improvements to their overall experience.</p> <p>We use "cookies" (small pieces of data we store for an extended period of time on your computer, mobile phone, or other device) to make WesterraCU.com easier to use, to make our service better, and to protect both you and WesterraCU.com. You can remove or block cookies using the settings in your browser, but in some cases that may impact your ability to use WesterraCU.com.</p> <p>Direct Marketing Companies are used solely for the purpose of conducting a general analysis of your experience with Westerra, and may result in additional follow up by a Westerra team member. The Direct Marketing Company will never reach out on Westerra's behalf.</p> <p><b>Collected Information for Mobile App</b></p> <p>For our everyday business purposes, Westerra collects images of checks on our mobile application to enable you to deposit funds remotely. The images are used to process deposits and display in mobile application transaction history. We do not share these images with external parties for marketing purposes.</p> <p>Other images in our mobile application such as the profile picture are uploaded at the user's discretion for purposes of personalization and are only used by the end user.</p> <p>We may collect user privacy data including your apps usage on your mobile device such as device settings, unique device identifiers, information about your location, and analytical information that may assist with diagnostics and performance. For your convenience, you may be asked to grant permission for access to your mobile device's geolocation data. This information may be collected when you use certain services that are dependent on your mobile device's location (such as the location of an ATM or in store transactions).</p>	