



FACTS

What Does Union Wallowa Baker 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?

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

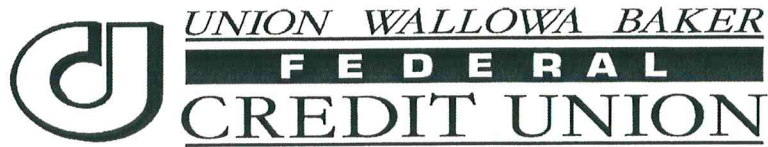
- Social Security number and checking account information
- Credit history and employment information
- Income and payment history

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

How?

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 Union Wallowa Baker FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Union Wallowa Baker FCU share?	Can you 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	Yes	No
For joint marketing with other financial companies	No	No
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 our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share
Questions?	Call toll-free 800-282-9965 or go to www.uwbfcu.com	



Page 2

Who we are Union Wallowa Baker Federal Credit Union

What we do

<p>How does Union Wallowa Baker FCU 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 Union Wallowa Baker FCU 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 apply for a loan - Apply for insurance - Use your credit or debit card <p>We also collect your personal information from 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. <i>- Union Wallowa Baker FCU does not share with our affiliates</i></p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>- Union Wallowa Baker FCU does not share with our nonaffiliates so they can market to you</i></p>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you. <i>- Union Wallowa Baker FCU doesn't jointly market.</i></p>