FACTS	What Does Wellby Financial 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 • Mailing Address and Email Address • Account Transactions and Product Information • Credit Score and Credit History • Account Balances and Payment History
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 Wellby chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wellby share?	Can you limit this sharing?
For our everday 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	*Yes
For joint marketing with other financial companies	No	We don't share
For affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For 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

To limit our sharing	Call 800-940-0708 —our menu will prompt you through your choice(s) **or** Visit us online: www.wellbyfinancial.com **Please note:** If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 800-940-0708 or go to www.wellbyfinancial.com

wellby FINANCIAL℠

Who we are	
Who is providing this notice?	Wellby Financial

What we do	
How does Wellby 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 Wellby collect my personal information?	We collect your personal information, for example, when you • Apply for a loan or Deposit or Deposit or Withdraw for your account • Open an account or show your government issued ID • Use your credit or debit card
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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices only affect your sharing, not your joint owners.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Wellby has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfi nancial companies. • Nonaffiliates we share can include companies for credit cards, direct marketing companies, mortgage originator, insurance companies, and credit reporting companies
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Wellby doesn't jointly market

Other important information
* Members cannot opt out of receiving letters or other credit union communications that carry regulatory notices.