

FACT	WHAT DOES WELLSPRING 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: <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 scores</li> </ul>
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 member's personal information, the reason Wellspring Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does Wellspring Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes:</b> Processing your Wellspring Federal Credit Union actions, maintaining your accounts, responding to court orders and legal investigations or reporting 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>	No	N/A
<b>For our affiliates everyday business purposes:</b> Information about your Wellspring Federal Credit Union actions and experiences	No	N/A
<b>For our affiliates everyday business purposes:</b> Information about your credit worthiness	No	N/A
<b>For our affiliates to market to you</b>	No	N/A
<b>For non-affiliates to market to you</b>	Yes	Yes

<b>To Limit Our Sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 855.210.3728 or</li> <li>▪ Visit us on line at: <a href="http://www.wellspringcu.com">www.wellspringcu.com</a></li> <li>▪ Mail the form below</li> </ul> <p>Please note 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  <b>However, you can contact us anytime to limit our sharing.</b></p>
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Mail-in-Form	Complete and detach this form and mail to the credit union.
<b>Leave blank or</b> If you have a joint account your choice(s) apply to every- one on your account unless you mark below. <input type="checkbox"/> Apply choice(s) only to me.	<b>Mark any or all you want to limit:</b> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.

<b>Mail To:</b> Wellspring Credit Union 150 East Roundbunch Bridge City, TX 77611	<b>Account#:</b> <b>Name:</b>  <b>Address:</b>
<b>Questions?</b>	Call: 855.210.3728 or go to: <a href="http://www.wellspringcu.com">www.wellspringcu.com</a>

**Who We Are**

<b>Who is providing this notice?</b>	Wellspring Federal Credit Union
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**What We Do**

<b>How does Wellspring Federal Credit Union 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.
<b>How does Wellspring Federal Credit Union collect my personal information?</b>	We collect personal information when you: <ul style="list-style-type: none"> <li>▪ Open an account or deposit money</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Use your credit card or debit card</li> </ul> We also collect your personal information from others such as, credit bureaus, affiliates or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>▪ Sharing affiliates' everyday business purposes information about credit worthiness</li> <li>▪ Affiliates' from using your information to market to you</li> <li>▪ Sharing with non-affiliates for marketing to you</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account, unless you tell us otherwise

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial or non-financial companies
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial or non-financial companies
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you

**Other Important Information**

If you have any questions, please feel free to contact the credit union by telephone or mail or website.
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