



Wake Forest Federal

We pay more than interest. We pay attention!

FACTS

WHAT DOES WAKE FOREST FEDERAL 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 depends on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- credit history and credit scores

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

How?

All financial institutions need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason Wake Forest Federal chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Wake Forest Federal 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

We don't share

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 non-affiliates to market to you

No

We don't share

Questions?

Call us at 919-556-5146

Who we are

Who is providing this notice?

Wake Forest Federal

What we do

How does Wake Forest Federal 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 Wake Forest Federal collect my personal information?

We collect your personal information, for example, when you:

- open an account or apply for a loan
- make deposits or withdrawals from your account
- give us your contact information
- provide us with your employment or wage information
- provide us with your driver's license

We also collect your personal information from others, such as credit bureaus or other companies

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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies

- *Wake Forest Federal does not share with our affiliates*

Non-Affiliates

Companies not related by common ownership or control. They can be financial or non-financial companies

- *Wake Forest Federal does not share with non-affiliates so that they can market to you*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you

- *Wake Forest Federal doesn't jointly market*

Other Important Information

Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and /or consumer report.