

PRIVACY PROMISE

OUR COMMITMENT TO YOU

We place the highest priority on protecting your privacy. We limit the sharing of your personal information only to the extent necessary to provide high quality financial services to you. We don't sell or share nonpublic information to outside companies so they can market their products and services to you. Our efforts to help you guard against the risk of fraud and identity theft are in two major areas. The first involves our extensive security systems and business practices as they relate to servicing your account. The second is how we seek to be your best source of information on how you can make wise choices regarding privacy issues.

PRIVACY COMMITMENT

At One Washington Financial (OWF) we work to build relationships with you based on a strong foundation of trust. As responsible stewards of your personal financial data, we maintain the highest standards of confidentiality and security with regard to how your information is collected and shared. We invite you to familiarize yourself with our policies detailed in this brochure which describes how we collect, use and safeguard your personal information.

WHO WE ARE

One Washington Financial is an affiliate of WSECU that provides various financial services including mortgages, short-term lending and investment products. Q-Cash is a product name under the One Washington Financial organization. WSECU is a member-owned, not-for-profit financial cooperative. WSECU provides its members with a broad range of financial services and are dedicated to making members' lives easier.

Educate Yourself

What you can do to protect your privacy:

- Be cautious about when you disclose private information. Ask questions about how the information is going to be used and stored if you are unsure.
- Keep your records, PINs, checks, ATM and credit cards in a safe place and report missing cards to the credit union right away.
- Shred or destroy documents that include confidential information before you throw them in the trash.
- Order a free copy of your credit report each year at www.annualcreditreport.com.

Remove Your Name From Credit Offers

If you prefer not to receive pre-approved credit solicitations in the mail, you can opt out of these offers by calling the Credit Reporting Industry Pre-Screening Opt out number at 888.567.8688 or online at www.optoutprescreen.com. When calling you will receive a choice to opt out for five years or permanently. By removing your name from these mailing lists, you will no longer receive unsolicited credit offers from businesses, such as credit card companies, department stores and banks. Be advised it may take several months before you see a reduction in the amount of unsolicited offers of credit.

Remove Your Name From Other Direct Mail Lists

You can remove your name from direct marketing mailing lists by registering with the Direct Marketing Association. To delete your name from mail and phone lists used by direct marketers send a postcard with your name, address and telephone number along with your requests to:

Mail Preference Service, PO Box 643, Carmel, NY 10512
Telephone Preference Service, PO Box 1559, Carmel, NY 10512



onewashingtonfinancial.com | 800.456.2241

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INFORMATION WE COLLECT

At One Washington Financial (OWF) we collect relevant information about you in order to establish and maintain your account, to provide you a full range of high quality services, offer you products or services or as the law allows or requires us to collect. This can include personal and financial information from you that is nonpublic. Depending on the accounts and services you request and use, we collect information about you from the following sources:

Your Applications. We retain personal information (such as name, address, social security number, phone number, birth date, employment data, financial status and credit history, etc.) we receive from you on any application you provide.

Interviews. From time to time, we may ask questions regarding your financial history and obtain other general information from you in order to determine whether we have additional products or services which might meet your needs.

Your Transactions. Any time you make a transaction on one of your accounts including loan advances or loan payments we retain the transaction information (such as your account number, the date, the amount and the location of the transaction).

Credit Reports. When we evaluate your application for an account or service, we may request a credit report about you from a consumer reporting agency. We retain the personal and credit history information about you from these reports, and we may use it to evaluate future account service requests or product offerings.

Online. We obtain information online under some conditions when you use our website at www.onewashingtonfinancial.com. This includes retaining information you provide us on online applications or information you send to us via e-mail.

Information We Share

In order to provide you high quality financial services and greater convenience, information is shared with certain third-party service providers, as is permitted by law. We do so only when necessary to conduct our operations to service accounts and loans, process transactions or offer you new products or services. Some instances require the need to share information with third-party service providers and by doing so, this allows you to access and receive services that make your life easier. Examples of third party service providers that we share information with can include: payment networks, mortgage loan service providers, collection agencies, credit reporting agencies and insurance companies. These business partners provide services on our behalf and will agree in writing to keep the information we provide them confidential. We share the following categories of information to third party service providers depending on the specific services provided:

- Personal information (such as name, address, social security number, account number, etc.)
- Account information (such as type of accounts, account balances, transaction history, etc.)
- Transaction information (such as dates, amounts, locations, types of transaction, etc.)

We do not sell your information nor share your account numbers with independent third-party marketers wanting to offer you their products and services.

Sharing Information as Legally Required or Permitted

We may share information about you and your accounts in response to a lawful request issued by a court, government agency or regulatory authority or as otherwise permitted by law in order to administer or enforce your account. We may also share our experience information about you with credit bureaus. Our experience information about payday loan applicants may be shared with other non-affiliated parties or credit bureaus solely for underwriting purposes. Our reporting to credit bureaus is governed by the Fair Credit Reporting Act, which affords you the right to ensure fair and accurate credit reporting.

INFORMATION We Share

YOUR OPT OUT RIGHTS

a. Opt Out of Marketing Solicitations.
We believe that the services and products we offer will be of value and interest to you. If you prefer, however, not to receive direct mail promotional offers and informational material other than those that contain required information, we are happy to honor that request. By choosing to opt out of OWF's direct mailings, please know you will still receive all required legal disclosures or notices. Opting out means you will not receive separate direct mail pieces announcing offers for OWF products or services or informational mailings such as those announcing events or other general information OWF may occasionally send.

b. Opt Out Election.
The following opt out election information explains the nature of your opt out and how you can exercise your opt out.

Opt Out Choices. When you exercise your opt out rights with OWF, your opt out means we will no longer perform any direct marketing from OWF unless you inform us otherwise.

How to Opt Out.
You can exercise your opt out in any of the following ways:

- Mail to: Attention CUSO Administration, 505 Union Avenue SE, Suite 300, Olympia, WA 98501
- Calling us toll free at 800.456.2241, ext. 10507
- Email to: optout@onewashingtonfinancial.com

If you have an account with joint ownership, only one account holder needs to request an opt out. You may change your decision to opt out at any time by notifying us of your choice.

OUR CONFIDENTIALITY STANDARDS AND DATA SAFEGUARDS
We maintain strict policies and security controls to ensure that your information in our computer systems and files is protected. Our employees are permitted access only to information they may need to perform their jobs and to provide service to you. All employees are trained to respect your privacy. Only authorized persons have access to our computer system and records storage. We have established internal security controls, including physical, electronic and procedural safeguards to protect the information you provide us and the information we collect about you. In addition to all we currently do, we know protecting your privacy is an ongoing process. We will continue to review and improve our internal security controls to safeguard your information as we employ new technology in the future.

ONLINE PRIVACY PROTECTIONS
At our website, www.onewashingtonfinancial.com, you may apply for loans and services and you may communicate with us via e-mail. To protect the information you provide us online, we use multiple levels of security. The application information we accept online relies on industry standard "Secure Sockets Layer" (SSL) encryption to secure your transaction information and communication. Generally, our emails are not secure. However, if we ask you to e-mail us information other than your name, address, e-mail address and phone number, it will be obtained using a secure (SSL encryption) e-mail form. When you visit our website, you can find site information without revealing your personal identity. However, in order to help us identify you for future site visits, like many businesses, we use "cookies" to track your visit. The cookie will not request, require or collect personal identity information and you remain anonymous.

Our website may contain links to other sites. Please note that the privacy policy at these other sites may be different from ours. You should review the privacy policy of any site linked to our site before disclosing any personal information.

PRIVACY POLICY INQUIRIES
It is our intention to clearly communicate our policies and practices so you understand what we do to protect your privacy. If you have any questions about this policy, we'd be happy to discuss them with you. You can contact us at 800.456.2241, ext. 10507, send an e-mail to optout@onewashingtonfinancial.com, or write to us at: One Washington Financial, 505 East Union Ave, Suite 300, Olympia, WA 98501. While we reserve the right to amend this Privacy Promise at anytime, you can always review the current version at www.onewashingtonfinancial.com. This policy reflects the privacy practices of One Washington Financial, effective January 1, 2008.