

January 23, 2014

HOLLY SEED MARTIN

128 W. 225th ST.
CARSON, CA 90745

Dear Holly Seed,

Welcome to Western!

On November 1, 2013, McKee Credit Union merged with Western Federal Credit Union (Western). We are preparing to integrate McKee Credit Union's member data into Western's system. This letter is the first of several communications you will be sent to help make this transition as smooth as possible.

We plan to transfer all member data to Western's system on **March 1, 2014**. Once the data is transferred, members' account information and products will be integrated. You will then have access to Western's over 40 multi-state branch locations and can take advantage of FREE eBanking and ePay (including eStatements), extended Call Center hours and a wide variety of value-added products and services. **Until March 1, 2014, continue to conduct your financial business as usual.**

To transfer member data to Western's system we must provide each member a new:

- Member number
- Account number(s)
- Routing and transit number
- eBanking access
- Telephone Banking access
- Plastic card(s) and PIN(s)—including ATM, Debit and Credit Cards
- Western checks

We will provide these items to you through a series of mailings before March 1, 2014. If you currently have a McKee Credit Union checking account, there will be no charge for your first set of Western image checks. Rest assured, any checks written with your McKee Credit Union checks that do not clear before this transition will continue to be paid for a short period of time.

You do not have to take any action right now other than being aware of the information we send regarding this upcoming transition. We will also post updates on McKee Credit Union's website (mckeecu.com). Additionally, we have enclosed a copy of Western's products and services brochure, branch locations, Truth-In-Savings Disclosure, Privacy Policy, and Schedule of Fees.

We look forward to having your accounts integrated to Western so that you may begin benefiting from our expanded access and value-added products. If you have any questions, please phone us at 877-254-9328.

Sincerely,



John A. Bommarito
CEO
Western Federal Credit Union



FACTS

WHAT DOES WESTERN 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 income
- ◆ account balances and payment history
- ◆ credit history and credit scores

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 Western Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Western Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your accounts(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	No
For our affiliates' everyday business purposes -- information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

Questions?

Call us at 877-254-9328.

What we do

How does Western Federal Credit Union 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 Western Federal Credit Union collect my personal information?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> ◆ open an account or deposit money ◆ pay your bills or apply for a loan ◆ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ◆ Western Federal Credit Union has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ◆ Western Federal Credit Union does not share with nonaffiliates so they can market to you
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ Western Federal Credit Union does not jointly market