

WHAT DOES WELS CHURCH EXTENSION FUND 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?	<p>The types of personal information WELS Church Extension Fund (“WELS CEF”) collects and shares depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number • Bank or Credit Union Account Number <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies 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 reasons WELS CEF chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WELS CEF 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	WELS CEF does not share
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	No	WELS CEF does not share
For our affiliates to market to you	No	WELS CEF does not share
For nonaffiliates to market to you	No	WELS CEF does not share

Questions?	Call 1-866-511-7793 or go to wels.net/cef
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Who we are

Who is providing this notice?	WELS Church Extension Fund
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What we do

How does WELS CEF protect my personal information?	<p>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.</p> <p>In addition, we limit access to personal information to only those necessary to provide our products and/or services, and our employees are subject to discipline if they violate our policies relating to handling of this information.</p>
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How does WELS CEF collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• Apply for Investment, Savings, and Retirement/IRA Certificates
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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>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Wisconsin Evangelical Lutheran Synod is an affiliate of WELS CEF.</p>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>WELS CEF does not share with nonaffiliates to market to you.</p>
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>WELS CEF does not have joint marketing agreements.</p>
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Other important information

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