

FACTS

WHAT DOES METRO 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 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 METRO Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does METRO FEDERAL CREDIT UNION 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	YES	NO
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	YES	YES
For non-affiliates to market to you	NO	We don't share

Questions?

Call 847-670-0456 or go online at <http://www.mcu.org>



Who we are:

Who is providing this notice?

METRO Federal Credit Union

What we do:

How does METRO 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.

We have procedural safeguards in place, and restrict access to your personal information to employees and officials who need to know that information to provide products and services to you.

How does METRO Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- give us your income information or provide employment information
- show us your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, 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.

- METRO Federal Credit Union does not share with our affiliates.

Non-affiliates

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

- Non-affiliates we share with can include financial institutions, credit card companies and credit bureaus.

Joint Marketing?

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

- Our joint marketing partners include the issuer of METRO Federal Credit Union's credit cards.

