

FACTS**WHAT DOES METCO 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores <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 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 Metco Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Metco 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	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

Questions?	Call 319.398.5007 or go to www.MetcoCU.org
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Who we are

Who is providing this notice?

Metco Credit Union

What we do

How does Metco 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 restrict access to nonpublic personal information to those employees who need that information in order to provide services.

How does Metco Credit Union 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 accounts
- apply for any credit union service

We also collect your personal information from others, consumer reporting agencies 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. We do not share information with any affiliates.

Definitions

Affiliates

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

- *Metco Credit Union has no affiliates*

Nonaffiliates

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

- *Metco Credit Union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial services and insurance companies.*

Other important information

Protecting Children's Private Information: Our online financial services are not designed for or directed toward children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

Privacy Policy Changes: While we reserve the right to amend this Privacy Policy at anytime, you can always review the current version at www.MetcoCU.org.