

Rev. 12/2017

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| **FACTS** | **WHAT DOES M.E. EMPLOYEES CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?** |

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| 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 M.E. Employees Credit Union’s Privacy Policy. |
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| WHAT? | The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: |
| * Social Security number
* Account balances
* Credit history
 | * Income
* Payment history
* Transaction history
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| 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 M.E. Employees Credit Union chooses to share; and whether you can limit this sharing. |
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| **Reasons we can share your personal information** | **Does M.E. Employees 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 | No | 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 | We don’t share |
| **For non-affiliates to market to you** | No | We don’t share |
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| TO LIMIT OUR SHARING | * Call 715-675-8296
* Call toll-free 800-864-4825
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| **Please note:**If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we will not share your information except as permitted or required by law as described in this notice.However, you can contact us at any time to limit our sharing. |
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| QUESTIONS? | Call 715-675-8296 or toll-free at 800-864-4825. |

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| **PAGE 2** |  |
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| **WHO WE ARE** |
| **Who is providing this notice?** | M.E. Employees Credit Union |
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| **WHAT WE DO** |
| **How does M.E. Employees 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 M.E. Employees Credit Union collect my personal information?** | We collect your personal information, for example, when you:  |
| * Open an account
* Apply for a loan
* Give us your income information
 | * Give us your contact information
* Make deposits or withdrawals from your account
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| 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 only gives you the right to limit information sharing as follows:* 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. |
| **What happens when I limit sharing for an account I hold jointly with someone else?** | Your choices will apply to everyone on your account – unless you tell us otherwise. |
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| **DEFINITIONS** |
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.* *M.E. Employees Credit Union has no affiliates*
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| **Non-affiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.* *M.E. Employees Credit Union does not share with non-affiliates so they can market to you*
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| **Joint marketing** | A formal agreement between M.E. Employees Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.* *M.E. Employees Credit Union doesn’t jointly market*
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