

FACTS	WHAT DOES FME 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 products or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and Account Balances</li> <li>• Account Transactions and Employment Information</li> <li>• Income and Overdraft History</li> </ul>	
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 FME FCU chooses to share and whether you can limit this sharing.	
Reasons we can share your personal information:	Does FME FCU share?	Can you limit this sharing?
<b>For Our Everyday Business Purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to Credit Bureaus	<b>Yes</b>	<b>No</b>
<b>For Our Marketing Purposes</b> – to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For Joint Marketing with Other Financial Companies</b>	<b>Yes</b>	<b>No</b>
<b>For Our Affiliates' Everyday Business Purposes</b> – information about your transactions and experiences	<b>Yes</b>	<b>Yes</b>
<b>For Our Affiliates' Everyday Business Purposes</b> – information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
For Our Affiliates to Market to You	<b>No</b>	<b>We do not share</b>
For Non-Affiliates to Market to You	<b>Yes</b>	<b>Yes</b>
To Limit Our Sharing (Opt Out)	<ul style="list-style-type: none"> <li>• Call 800.521.1800</li> <li>• Visit us online at <a href="http://www.fme.org">www.fme.org</a></li> <li>• Mail the form below</li> </ul> <p><b>Please Note:</b> If you are a new member, we can begin sharing your information 30 days from the date we send this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing (opt-out).</p>	
Questions?	Call 800.521.1800 or visit <a href="http://www.fme.org">www.fme.org</a>	

----- Detach and mail form below. Retain Disclosure above for your records. -----

Name \_\_\_\_\_ Account # \_\_\_\_\_

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purpose.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non-affiliates to market their products and services to me.

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

- Apply my choice(s) only to me.

**Personal Information Opt Out**

**F M E**  
Federal Credit Union

FME Federal Credit Union  
P.O. Box 721  
Roseville, MI 48066

Who is providing this notice?	FME Federal Credit Union
<b>What We Do</b>	
<b>How Does FME FCU Protect My Personal Information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings. In addition, access to personal information is limited to bonded employees.
<b>How Does FME FCU Collect My Personal Information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an Account or Deposit Money</li> <li>• Pay your Bills or Apply for a Loan</li> <li>• Apply for Financing</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why Can't I Limit All Sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>
<b>What Happens When I Limit Sharing for an Account I Hold Jointly with Someone Else?</b>	Your choices will apply to everyone on your account – unless you tell us otherwise.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control; They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>FME Federal Credit Union does not share with our affiliates.</i></li> </ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control; They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Non-affiliates we share with can include mailhouse, consumer reporting agencies, data processors and check/share draft printers.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT and credit card companies.</i></li> </ul>