

FACTS**WHAT DOES UNITED 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

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 United Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does United 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	YES
For joint marketing with other financial companies	YES	YES
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	WE DO NOT SHARE
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing

- Call (888) 982-1400
- Visit us online to print a copy and return by mail: www.unitedfcu.com or
- Mail the form below

Please note:

If you are *new* Member, we can begin sharing your information for our marketing purposes and for joint marketing purposes the same day we sent this notice. If you are a *new* Member, we can begin sharing your information for our affiliates and nonaffiliates to market to you 30 days from the date we sent this notice. When you are *no longer* our Member, we can continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call (888) 982-1400 or go to www.unitedfcu.com

Mail-in Form

Mark if you want to limit:

- Do not use my personal information to market to me, and do not share my personal information with other financial institutions to jointly market to me. Do not allow your affiliates to use my personal information to market to me, and do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Member #

Mail to:

United Federal Credit Union, Attn.: Opt Outs
PO Box 125, Saint Joseph, MI 49085

Who we are	
Who is providing this notice?	UNITED FEDERAL CREDIT UNION
What we do	
How does United 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.
How does United Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • give us your contact information or open an account • apply for a loan or use your credit or debit card • make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include United Diamond Insurance Agency.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our nonaffiliates include lending companies, insurance companies, and direct marketing companies.</p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include investment, insurance and other financial services companies.</p>