

FACTS

WHAT DOES BI-MART 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?	<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 name, address and income. ■ Account balances and transaction history. ■ Credit history and credit scores.
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Bi-Mart Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bi-Mart 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	YES
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 nonaffiliates to market to you	NO	WE DON'T SHARE

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800.716.2628 —our menu will prompt you through your choice(s) or ■ Visit us online: www.bimartcreditunion.org <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 0 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
-----------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Questions?	Call 800.716.2628 or go to www.bimartcreditunion.org
-------------------	-----------------------------------------------------------------------------------------------------

Who we are

Who is providing this notice?

BI-MART FEDERAL CREDIT UNION (BI-MART FCU)

What we do

How does **BI-MART FCU** 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 **BI-MART FCU** collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Show personal ID or Give us your contact information
- Make deposits or withdrawals from your account.

We also collect your personal information from others, including credit bureaus and 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.

What happens when I limit sharing for an account I hold jointly with someone else?

The limitation is placed on the account itself so the limited sharing will be extended to any joint owner of the account as well.

Definitions

Affiliates

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

- *At this time Bi-Mart Federal Credit Union has no affiliate companies.*

Nonaffiliates

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

- *Bi-Mart Federal Credit Union does not share with nonaffiliated companies.*

Joint marketing

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

- *Bi-Mart FCU has a joint marketing agreement with CUNA (Credit Union National Association) Mutual Group and its affiliates.*

Other important information