

FACTS

WHAT DOES BUFFALO METROPOLITAN FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your 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:

- Information we receive and collect from you on applications and other forms
- Information we receive from consumer reporting agencies. Information obtained when verifying the information you have provided on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions
- Social security number
- Income
- Account balances
- Payment history
- Transaction history

How?

Financial companies choose how they share your 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.

| Reasons we can share your personal information | Does Buffalo Metropolitan Federal Credit Union share? | Can you limit this sharing? |
|---|---|-----------------------------|
| For 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 – such as insurance companies, and mortgage service companies | Yes | Yes |
| For our affiliates' everyday business purposes – Information about your transactions and experiences | N/A | N/A |
| For our affiliates' everyday business purposes – Information about your creditworthiness | N/A | N/A |
| For our affiliates to market to you | N/A | N/A |
| For non-affiliates to market to you | No | Yes |

To limit our sharing

- Call us at 716-847-6960 ext. 232
- Visit us online at www.bflometrocu.org and email us via secured email

Questions?

- Call Jeanne at 716-847-6960 ext. 232
- Visit us online at www.bflometrocu.org and email us via secured email

Who We Are

Who is providing this notice?

Buffalo Metropolitan Federal Credit Union

What We Do

How does Buffalo Metropolitan 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit use of information we provide. We do not permit these companies to sell information we provide to other third parties.

How does Buffalo Metropolitan Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account
- apply for a loan
- file an insurance claim

We also collect your personal information from others such as credit bureaus, 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

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

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

- Buffalo Metropolitan Federal Credit Union does not have affiliates

Nonaffiliates

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

- Nonaffiliates we share with can include consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, and government agencies.

Joint Marketing

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

- Buffalo Metropolitan Federal Credit Union joint marketing partners include Cuna Mutual Group and National Income Life.