

FACTS: WHAT DOES DAYMET 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 DayMet Credit Union's Privacy Policy. At DayMet Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by DayMet Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

What? The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: • Name, address, Social Security number, and income • Account balances and transaction history • Credit history and credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share members' personal information to run their everyday business. In the following section, we list the reasons financial companies can share their members' personal information; the reasons DayMet Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DayMet 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	No
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 don't share
For non-affiliates to market to you –	No	We don't share



4988 Wagner Ford Rd., Dayton, OH 45414 3199 South Dixie Dr., Moraine, OH 45439 7150 Executive Blvd., Huber Heights, OH 45424
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To limit our sharing • Call (937) 236-2562 and ask for a Member Service Representative • Visit us online: send us an email at information@daymetcu.com **or**
Please note: If you are a *new* member, we can begin sharing your information [30] days from the date of notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call (937) 236-2562 or go to our website at daymetcu.com

Opt Out Provision If you wish to be removed from special promotions or benefit lists; please request in writing and mail to : DayMet Credit Union, Inc. Attention: Operations Mgr., P.O. Box 13087, Dayton, Ohio 45413-0087

What we do: How does DayMet 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 restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you. **How does DayMet Credit Union collect my personal information?** We collect your personal information, for example, • When you open an account or apply for a loan • When you apply for any credit union service • When you visit our website, provide us information on any online application or transaction, or information you send to us by email • When you use your credit or debit card or pay your bills • When you make deposits to or withdrawals from your accounts • We also collect your personal information from others, including credit bureaus 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. See below for more on your rights under state law.

Definitions: Affiliates - Companies related by common ownership or control. They can be financial and non-financial companies. • *Our affiliates include financial companies such as Investment and Insurance Services.*

Non-affiliates - Companies not related by common ownership or control. They can be financial and non-financial companies. • *DayMet Credit Union does not share with non-affiliates so they can market to you, except for our joint marketing arrangements.*

Joint marketing - A formal agreement between DayMet Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. • *Our joint marketing partners include financial service providers.*