

# Privacy Policy

Revised August 2011



## FACTS

### WHAT DOES FRANKENMUTH CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and Income</li> <li>▪ Account Balances and Payment History</li> <li>▪ Credit Scores and Credit History</li> </ul>
<b>How?</b>	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 Frankenmuth Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Frankenmuth Credit Union 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	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We do not share
<b>For non-affiliates to market to you</b>	No	We do not share

## Questions?

Call us at 1-800-221-8880 or visit us online at [www.frankenmuthcu.org](http://www.frankenmuthcu.org)

**More information about your privacy is continued on the next page.**

## Who we are

<b>Who is providing this notice?</b>	Frankenmuth Credit Union
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## What we do

### How does Frankenmuth 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 will continually monitor and update our security measures to deal with technological changes.

### How does Frankenmuth Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit or credit card

We also collect your information from credit bureaus, affiliates 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 non-affiliates 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?

When you limit sharing, that choice will apply to everyone on your account.

## Definitions

### Affiliates

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

- Our affiliates include credit union service organizations such as Neighborhood Mortgage Solutions, LLC.

### Non-affiliates

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

- Frankenmuth Credit Union does not share with non-affiliates so that they can market to you.

### Joint marketing

A formal agreement between non-affiliated financial companies that together market financial product or services to you.

- Investment companies, insurance companies and other financial service providers.