

FACTS

WHAT DOES RAINBOW FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev.2/11

Why?

Financial companies choose how they share your information. Federal law gives members 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 products or services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

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

Reasons we can share your personal information	Does Rainbow 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 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	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

Questions?

Call 207-784-5435 or go to www.rainbowfcu.com

Who we are

Who is providing this notice?

Rainbow Federal Credit Union

What we do

How does Rainbow 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 restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.

How does Rainbow Federal 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 credit or debit card

We also collect your personal information from others, such as 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 nonaffiliates to market to you

Definitions

Affiliates

NDBS, LLC., Maine Credit Union League, Insurance Trust, CUNA, FHLB, CUNA Mutual, Equinox

Nonaffiliates

Synergent, CUSO Mortgage, Elan, Harland Clarke, Appraisers, Attorneys, Auditors, Government Agencies, Credit Reporting Agencies

Joint marketing

CUSO Mortgage, Infibank, Harland Clarke

