

Privacy Policy

Rev. June 2011



P.O. Box 6160 • Saginaw, Michigan 48608
 Phone: 989.791.7070 • Fax: 989.790.6910 • www.smfcu.com

FACTS	WHAT DOES SAGINAW MEDICAL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	1
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.	2
What?	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores 	3
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 Saginaw Medical Federal Credit Union chooses to share; and whether you can limit this sharing.	4

Reasons we can share your personal information	Does Saginaw Medical Federal Credit Union share?	Can you limit this sharing?	5
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 do not share	
For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share	
For our affiliates to market to you	No	We do not share	
For non-affiliates to market to you	Yes	Yes	

To limit our sharing	<ul style="list-style-type: none"> • Call us at 989-791-7070 • Visit us online at www.smfcu.com <p>Please note: If you are a <i>new</i> member, we can begin sharing your information [30] days from the date we sent you this notice. When you are <i>no longer</i> our member, 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>	6
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Questions?	Call us at 989-791-7070 or visit us online at www.smfcu.com	7
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Who We Are		8
Who is providing this notice?	Saginaw Medical Federal Credit Union.	
What We Do		9
How does Saginaw Medical 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.	
How does Saginaw Medical Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>	
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit:</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
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		10
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Saginaw Medical Federal Credit Union has no affiliates.</i> 	
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Saginaw Medical Federal Credit Union shares with automotive services companies so that they can market to you.</i> 	
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our marketing partners include:</p> <ul style="list-style-type: none"> • <i>Investment companies</i> • <i>Insurance companies</i> • <i>Other financial service providers</i> 	