

FACTS	WHAT DOES SMCU DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. 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>	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and transaction history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.</p>
<b>How?</b>	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 SMCU chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES SMCU 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 products and services to you	No	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<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

<b>To limit our sharing, do one of the following:</b>	<ul style="list-style-type: none"> <li>• Call (206) 398-5500 or (800) 334-2489</li> <li>• Visit us online at <a href="http://www.smcu.com">www.smcu.com</a> and send an email through Online Banking/Secure Support. (Log into Online Banking and click on "Secure Email".)</li> <li>• Mail the form below</li> </ul>
<b>Questions?</b>	Call (206) 398-5500 or (800) 334-2489 or go to <a href="http://www.smcu.com">www.smcu.com</a> .

**MAIL-IN FORM**

Mark any/all you want to limit:

Do not use my personal information to market to me.

Do not share my personal information with non-affiliates to market their products and services to me.

<b>Name</b>	
<b>Address</b>	
<b>City, State, Zip</b>	

**Mail To:** Seattle Metropolitan Credit Union Attn: Contact Center  
 P.O. Box 780  
 Seattle, WA 98111 - 0780



WHO WE ARE	
Who is providing this notice?	Seattle Metropolitan Credit Union (SMCU)

WHAT WE DO	
How does SMCU 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 non-public personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does SMCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account</li> <li>• deposit money</li> <li>• pay your bills</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• sharing for affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <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	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• SMCU has no affiliates.</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• SMCU does not share with non-affiliates, so they can market to you, except in connection with our joint marketing arrangements.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between SMCU and a non-affiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include providers of investment and financial services as well as insurance companies.</li> </ul>

