

privacy policy notice & disclosure



FACTS

WHAT DOES UMe FEDERAL 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 what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- > Social Security Number
- > Credit History
- > Account Transactions
- > Employment Information
- > Credit Scores
- > Checking Account Information

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

Reasons we can share your personal information	Does UMe 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 our 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	No	We do not share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Note:

We do not disclose nonpublic personal information about former UMe members.

To limit our sharing

- > Call us toll-free: 877) 344.4071 / or, locally: 818) 238.2900
- > Visit us online: umecreditunion.com/privacy.php

Please Note: If you are a new member, we can begin sharing your information 45 days from the date we sent this 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 us toll-free: 877) 344.4071 / or, locally: 818) 238.2900 / or, go to umecreditunion.com

What we do

How does UMe 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 authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
How does UMe Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">> open an account> pay your bills> use your debit or credit card> deposit money> apply for a loan 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 <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 nonaffiliates 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.
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

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">> UMe Federal Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">> UMe Federal Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">> Our joint marketing partners include insurance companies.

Other important information

If you are a California resident, California state law gives you additional rights to limit information sharing even if such sharing is otherwise permitted under federal law. With respect to California residents, UMe Federal Credit Union allows you to limit our sharing your nonpublic personal information under a joint marketing agreement with joint marketing partners. If you are a California resident, we have enclosed a form entitled "Important Privacy Choices for Consumers" which includes details on how you can limit our sharing under California law.

important privacy choices for consumers



You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Other Companies We Do Business With to Provide Financial Products and Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with companies with whom we have contracts to provide products and services.

Name:

Account #:

(please include account number suffix)

Signature:

To exercise your choices, please do one of the following:

Complete, sign, and mail this form to us at the address listed below.

UMe Credit Union
P.O. Box 7767
Burbank, CA 91510-7767

You may want to make a copy of this form for your records.

Call us at one of the numbers listed below.

Toll-free: 877) 344.4071
Locally: 818) 238.2900