

## **Privacy Policy**

WHAT DOES United Methodist Connectional Federal Credit Union (UMC) 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 card or other debt
	Credit History
	Retirement assets
	• Assets
	Wire transfer information
	When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.
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 <b>members'</b> personal information; the reasons UMC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UMC 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	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes information about your creditworthiness	NO	We don't share
For our affiliates to market you	YES	YES
For non-affiliates to market to you	NO	We don't share
Questions? Call 770-565-3794 or go to www.unitedmethodisto	u.com	

Who we are	
Who is providing this notice?	United Methodist Connectional Federal Credit Union
What we do∨	
How does UMC 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
How does UMC collect my personal information?	We collect your personal information for example, when you: *Open an account *Provide employment information *Apply for a loan *Make a wire transfer *Give us your income information
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul>

	State laws and individual companies may give you additional rights to limit sharing
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
	UMC has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	• UMC 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.
	UMC does jointly market with CUNA MUTUAL.

LOCATIONS
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Federally Insured by NCUA.

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