

FACTS

WHAT DOES *UNITY CREDIT UNION* DO WITH YOUR PERSONAL INFORMATION?

Rev. 12/31/2010

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and Account balances ▪ Employment information and income ▪ Payment history and Credit history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons <i>Unity Credit Union</i> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Unity Credit Union share?	Can you limit sharing?
For our everyday business purposes- such as to process you 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	NO
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?	Please call <i>Unity Credit Union</i> at (586) 573-4110
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Who we are	
Who is providing this notice?	This notice is being provided by <i>Unity Credit Union</i>
What we do	
How does <i>Unity Credit Union</i> 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 <i>Unity Credit Union</i> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or show us your government issued ID ▪ apply for a loan or provide employment and/or income information ▪ use your credit or debit card <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 give you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliate, everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Unity Credit Union</i> has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Unity Credit Union</i> does not share with nonaffiliates.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Selman and Company, AAA Auto and Homeowners Insurance, Eagle Rock Insurance Company, Dennis Lane and Associates, PFP, The Woolley Group