

FACTS

WHAT DOES Members 1st 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 and income
- Name, address and phone number
- Account balances and payment history
- Credit history and credit score

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 Members 1st Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Members 1st FCU 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	Yes	No
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	Yes	Yes

To limit our sharing

- Call (800) 283-2328 or
- Visit us online: www.members1st.org/privacy and choose Manage Your Solicitations

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, 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 (800) 283-2328 or go to www.members1st.org/privacy

Who we are

Who is providing this notice?

Members 1st Federal Credit Union

What we do

How does Members 1st FCU 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. Additionally, we require and train our associates to comply with our privacy standards and policies, which are designed to protect customer information.

How does Members 1st FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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

- Sharing affiliates' for everyday business purposes—information about your credit worthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

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 non-financial companies.

- *Our affiliates include Members 1st LLC.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Non-affiliates we share with can include financial services companies such as insurance agencies and settlement service companies, non-financial companies such as retailers, home improvement companies and dental practices.*

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial and investment service companies, and insurance providers.*

Other important information

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