

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: <div><div>■ Social Security number and income</div><div>■ Name, address and phone number</div><div>■ Account balances and payment history</div><div>■ Credit history and credit score</div></div>																									
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.																									
<table><tr><th>Reasons we can share your personal information</th><th>Does Members 1st FCU share?</th><th>Can you limit this sharing?</th></tr><tr><td>For our <b>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</td><td>Yes</td><td>No</td></tr><tr><td>For our <b>marketing purposes</b>—to offer our products and services to you</td><td>Yes</td><td>Yes</td></tr><tr><td>For joint marketing <b>with other financial</b> companies</td><td>Yes</td><td>Yes</td></tr><tr><td>For our <b>affiliates’ everyday</b> business purposes—information about your transactions and experiences</td><td>Yes</td><td>No</td></tr><tr><td>For our <b>affiliates’ everyday</b> business purposes—information about your creditworthiness</td><td>No</td><td>We don't share</td></tr><tr><td>For our <b>affiliates</b> to market to you</td><td>Yes</td><td>Yes</td></tr><tr><td>For our <b>non affiliates</b> to market to you</td><td>Yes</td><td>Yes</td></tr></table>			Reasons we can share your personal information	Does Members 1st FCU share?	Can you limit this sharing?	For our <b>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	For our <b>marketing purposes</b> —to offer our products and services to you	Yes	Yes	For joint marketing <b>with other financial</b> companies	Yes	Yes	For our <b>affiliates’ everyday</b> business purposes—information about your transactions and experiences	Yes	No	For our <b>affiliates’ everyday</b> business purposes—information about your creditworthiness	No	We don't share	For our <b>affiliates</b> to market to you	Yes	Yes	For our <b>non affiliates</b> to market to you	Yes	Yes
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To limit our sharing	<div><div>■ Call (800) 283-2328, option 5—our menu will prompt you through your choice(s)</div><div>■ Mail the form below.</div></div> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>																									
Questions?	Call <b>(800) 282-2328</b> or go <b>www.members1st.org/privacy</b>																									



Mail-in Form

<div>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</div> <div><input type="checkbox"/> Apply my choices only to me]</div>	Mark any/all you want to limit:		
	<div><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</div> <div><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</div> <div><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</div>		
	Name		<b>Mail to:</b> Members 1st FCU PO Box 8893 Camp Hill, PA 17001
	Address		
	City, State, Zip		
[Account #]			

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 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

Affiliate

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with the Members 1st name: financial companies such as Members 1st Settlement Services, Members 1st Investment Services or Members 1st LLC.*

Nonaffiliate

Companies not related by common ownership or control. They can be financial and nonfinancial 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 nonaffiliated 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

Members 1st FCU complies with the California Consumer Privacy Act of 2018 and the California Privacy Rights Act of 2020. A copy of our Privacy Notice for California Residents can be located at <https://www.members1st.org/privacy-policy>.

