

# MEMBERS 1ST CREDIT UNION PRIVACY NOTICE

<b>FACTS</b>	WHAT DOES THE MEMBERS 1ST CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
<b>WHY</b> are we telling you this?	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.	
<b>WHAT</b> type of information does this affect?	<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"> <li>♥ Social Security number</li> <li>♥ Account balances</li> <li>♥ Payment history</li> <li>♥ Credit History</li> <li>♥ Checking Account information</li> <li>♥ Wire transfer instructions</li> </ul> <p>When you are no longer a member, we continue to share your information as described in this notice.</p>	
<b>HOW</b> do we share this information?	All financial companies need to share members' personal information to run their everyday business. In the sections below, we list the reasons financial companies can share their members' personal information; the reasons Members 1st Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Members 1st Credit Union share?	Can you limit this sharing?
<b>For our 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. <b>For our marketing purposes</b> -	YES	NO
to offer our products and services to you	NO	We don't share
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your credit worthiness	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share
<b>QUESTIONS?</b>	Call 802-257-5131 or go to <a href="http://www.members1cu.com">www.members1cu.com</a>	

WHAT WE DO	
How does Members 1st Credit Union protect my personal information?	We use security measures that comply with federal law to protect your personal information from unauthorized access and use. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Members 1st Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>♥ Open an account</li> <li>♥ Deposit Money</li> <li>♥ Apply for a loan</li> <li>♥ Give us your contact information</li> <li>♥ Show your driver's license</li> </ul> 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"> <li>♥ sharing for affiliates' everyday business purposes - information about your credit worthiness.</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. See below for more on your rights under state law.
DEFINITIONS	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. ♥ Members 1st Credit Union has no affiliates
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. ♥ Members 1st Credit Union does not share with nonaffiliates so they can market to you.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ♥ Our Joint marketing partners include Insurance companies.
OTHER IMPORTANT INFORMATION	

**For Alaska, Illinois, Maryland and North Dakota Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For California Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Members.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliate about your creditworthiness without your authorization.