

**FACTS:** What does Regional Members FCU do with your personal information?

<b>WHY?</b>	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.
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<b>WHAT?</b>	<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 and checking account information</li> <li>• Credit history and employment information</li> <li>• Income and payment history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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<b>HOW?</b>	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 members' personal information; the reasons Regional Members Federal Credit Union chooses to share; and whether you can limit this sharing.
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<b>Reasons we can share your personal information</b>	Does RMFCU 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 to report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes -</b> To offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes -</b> Information about your transactions and experiences	<b>NO</b>	WE DON'T SHARE
<b>For our affiliates' everyday business purposes -</b> Information about your creditworthiness	<b>NO</b>	WE DON'T SHARE
<b>For our affiliates to market to you</b>	<b>NO</b>	WE DON'T SHARE
<b>For nonaffiliates to market to you</b>	<b>NO</b>	WE DON'T SHARE

## What we do

How does Regional Members Federal Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measure that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Regional Members Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Apply for insurance or enter into investment advisory contract
- Apply for financing

Why can't I limit all sharing?

We also collect your personal information from other companies.

Federal law give 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 law 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

*RMFCU does not share with our affiliates*

### Nonaffiliates

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

*RMFCU does not share with our 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.

*RMFCU does not participate in joint marketing*

**If you have questions call us at 706-323-4213 or visit [www.rmfcu.org](http://www.rmfcu.org)**