

FACTS**WHAT DOES DIVERSIFIED MEMBERS CREDIT UNION (DMCU) 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
- Account balances and payment history
- Overdraft history and checking account history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 DMCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DMCU 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	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?

Call 313-568-5000 or go to www.dmcu.com

Diversified Members Credit Union Account Protection Policy

Who we are	
Who is providing this notice?	DIVERSIFIED MEMBERS CREDIT UNION
What we do	
How does Diversified Members CU 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 Diversified Members CU 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 deposit money ■ Pay your bills or apply for a loan ■ Use your credit card 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 gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliate's 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>Diversified Members Credit Union does have affiliates.</i>
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>Diversified Members Credit Union shares only names and addresses for joint marketing purposes. NO other information is shared.</i>
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"> ■ <i>Our joint marketing partners include companies such as insurance companies.</i>
Other important information	
Diversified Members Credit Union is committed to protecting the privacy of each member and takes every precaution by using the latest computer safeguards and security technologies as well as ongoing training of staff members.	

BIOMETRIC INFORMATION PRIVACY POLICY AND CONSENT

Scope and Overview

This policy outlines how Diversified Members Credit Union, its vendors, and/or the licensor of the Diversified Members Credit Union's consumer verification software processes biometric data collected from you for identity verification and fraud prevention purposes.

Biometric Data Defined

As used in this policy, biometric data includes "biometric identifiers" and "biometric information". "Biometric identifier" means a retina or iris scan, fingerprint, voiceprint, or scan of hand or face geometry. As the term is used in this policy, the selfie photograph you upload to the software for use in the biometric algorithm is considered a "biometric identifier." "Biometric information" means any information, regardless of how it is captured, converted, stored, or shared, based on an individual's biometric identifier used to identify an individual.

Disclosure and Authorization Policy

To the extent that Diversified Members Credit Union, its vendors, and/or the licensor of the Diversified Members Credit Union's consumer verification software collect, capture, or otherwise obtain biometric data relating to a consumer, Diversified Members Credit Union must first:

Inform each consumer that Diversified Members Credit Union, its vendors, and/or the licensor of the Diversified Members Credit Union's consumer verification software are collecting, capturing, or otherwise obtaining the employee's biometric data, and that the Diversified Members Credit Union is providing such biometric data to its vendors and the licensor of the Diversified Members Credit Union's consumer verification software;

Inform the consumer of the specific purpose and length of time for which the consumer's biometric data is being collected, stored, and used; and

Receive consent by the consumer authorizing Diversified Members Credit Union, its vendors, and/or Diversified Members Credit Union's consumer verification software to collect, store, and use the consumer's biometric data for the specific purposes disclosed by the Diversified Members Credit Union, and for Diversified Members Credit Union to provide such biometric data to its vendors and the licensor of the Diversified Members Credit Union's consumer verification software.

Diversified Members Credit Union, its vendors, and/or the licensor of the Diversified Members Credit Union's consumer verification software will not sell, lease, trade, or otherwise profit from employees' biometric data; provided, however, that the Diversified Members Credit Union's vendors and the licensor of the Diversified Members Credit Union's consumer verification software may be paid for products or services used by Diversified Members Credit Union that utilize such biometric data.

This policy is intended to comply with all federal, state, and local laws.

Purpose for the Collection of Biometric Data

Diversified Members Credit Union, its vendors, and/or the licensor of Diversified Members Credit Union's consumer verification software collect, store, and use biometric data solely for identity verification and fraud prevention purposes.

Disclosure

Diversified Members Credit Union will not disclose or disseminate any biometric data to anyone other than its vendors and the licensor of the Diversified Members Credit Union's consumer verification software providing products and services using biometric data without/unless:

First obtaining consumer consent to such disclosure or dissemination; The disclosed data completes a financial transaction requested or authorized by the consumer; Disclosure is required by law or ordinance; or Disclosure is required pursuant to a valid warrant or subpoena issued by a court of competent jurisdiction.

Security

Diversified Members Credit Union shall use a commercially reasonable standard of care to store, transmit and protect from disclosure any biometric data collected. Such storage, transmission, and protection from disclosure shall be performed in a manner that is the same as or more protective than the manner in which Diversified Members Credit Union stores, transmits and protects from disclosure other confidential and sensitive information, including personal information that can be used to uniquely identify an individual or an individual's account or property, such as genetic markers, genetic testing information, account numbers, PINs, driver's license numbers and social security numbers.

Retention

Diversified Members Credit Union shall retain consumer biometric data only until, and shall request that its vendors and the licensor of Diversified Members Credit Union's consumer verification software permanently destroy such data when, the first of the following occurs:

The initial purpose for collecting or obtaining such biometric data has been satisfied, such as verification of consumer identity; Request of consumer to destroy the biometric data; or Within 30 days of consumer's provisioning of biometric data.

Contact Information

If you have any questions about our use, storage, or security of your biometric data you can contact us at: memberservices@dmcu.com.

BIOMETRIC INFORMATION CONSUMER CONSENT

As outlined in the "Biometric Information Privacy Policy", I understand and consent to the collection, use, retention, storage, and/or disclosure or re-disclosure of data or images from biometric verification technology by Diversified Members Credit Union, its vendors, and/or the licensor of the Diversified Members Credit Union's consumer verification software. I acknowledge that I have been given a copy of the Policy, or that the Policy has been made accessible to me, and I have had an opportunity to review it and request any additional information concerning the Diversified Members Credit Union's procedures and safeguards for collecting, maintaining, using, disclosing, sharing, storing, and/or destroying this data.