

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

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?

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 card 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 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

State laws 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.

- Diversified Members Credit Union does have affiliates.

Nonaffiliates

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

- Diversified Members Credit Union shares only names and addresses for joint marketing purposes. NO other information is shared.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include companies such as insurance companies.

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 on going training of staff members.