

What does MED5 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:

- Social Security Number
- Income
- Account Balances
- Payment History
- Credit History
- Credit Score

How?

All financial companies need to share personal information to run their everyday business. In the section below we list the reasons financial companies can share their personal information; the reasons Med5 FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Med5 FCU 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 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	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market you	Yes	Yes
For nonaffiliated to market you	No	N/A

To limit sharing:

Call us at (605) 342-7776 or visit us online at www.med5fcu.com

Please note:

If you are a *new* member, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at anytime to limit our sharing.

Questions?

Call (605) 342-7776 or go to www.med5fcu.com

Who we are

Who is providing this notice?

Med5 Federal Credit Union

What we do

How does Med5 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.

How does Med5 FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Deposit money
- Pay your bills
- Apply for a loan
- Use your debit or credit card

We also collect your personal information from others, such as credit bureaus affiliates or other companies.

Why can't I limit sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes- information about your credit worthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliated to market you

State law and individual companies may give you additional rights to limit sharing.

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:

Affiliates: Companies related by common ownership or control. They can be financial and non financial companies

- *Dakota Financial Services*
- *CUNA Mutual*
- *Premier Mortgage*

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

- *Nonaffiliates can include insurance companies, government agencies, plastic card processors, mailhouse, mortgage companies/service companies, consumer reporting agencies, data processors, and check printers.*

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

- *Our joint marketing partner includes CUNA Mutual Group's MEMBER CONNECT.*