

FIRST METROPOLITAN CREDIT UNION

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choice below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Other Companies We Do Business With to Provide Financial Products and Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

- NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with other companies with whom we have contracts to provide products and services.

Name: (please print) _____

Account Number(s): _____

Signature: _____ Date: _____

To exercise your choices, do one of the following:

- (1) Fill out, sign, and send back this form to us using the envelope provided (you may want to make a copy for your records).
- (2) Call this toll-free number: (800) 435-4040



WHAT DOES FIRST METROPOLITAN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

FACTS:

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
- credit history and credit scores

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

How? 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 First Metropolitan Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Metropolitan Credit Union 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 our affiliates to market to you	No.	We don't share.
For our nonaffiliates to market to you	No.	We don't share.

Questions? Call our Call Center at 800-435-4040.

(continued on reverse...)

What we do

How does First Metropolitan Credit Union 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 First Metropolitan Credit Union 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 or debit card

We also collect your 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 affiliates' every day businesses 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. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- First Metropolitan Credit Union does not share with our affiliates.

Nonaffiliates

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

- First Metropolitan Credit Union does not share with 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.

- Our joint marketing partners include financial advisors, mortgage bankers, securities broker-dealers, and insurance agents.

Other important information

As required by California law, First Metropolitan Credit Union provides members who are California residents the right to opt out of information sharing for joint marketing with other financial companies. Please review the enclosed "Important Privacy Choices for Consumers" form for more information.