

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

**We, our, and us**, when used in this notice, mean Metro Shores Credit Union.

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

- All of our consumer members who have a continuing relationship with us, such as:
  - Deposit account
  - Loan account
  - Credit card

We will tell you the sources of nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information.

We will also tell you what information we share with other entities. We will explain what your rights are, and how you can exercise them. If you share your account relationship with someone else, for example where you are a co-borrower or joint holder of a share draft account, we suggest that you share this information with each other to ensure that each of you are aware of our policy and your options.

We first define some terms.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

**Opt out** means a choice that you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

### THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions nonaffiliated third parties
- Information from a consumer reporting agency

## **THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### **NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES**

We may disclose nonpublic personal information to nonaffiliated third parties. Here are the kinds of nonpublic personal information we disclose to nonaffiliated third parties:

- Nonpublic personal information we receive from you on an application or other forms, such as
- Name
- Address

You may opt out of the disclosure of the information listed above.

### **Types of Nonaffiliated Third Parties**

We may disclose nonpublic personal information about you to the following types of nonaffiliated third parties:

- Financial service providers, such as
- Insurance companies

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

### **Reason For Disclosing**

Here is why we may disclose nonpublic personal information about you to nonaffiliated third parties:

- To provide our members with information about additional products and services.

### **NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS**

We do not disclose nonpublic personal information about former members, except as permitted by law.

## **YOUR RIGHTS TO BLOCK THE DISCLOSURE OF YOUR NONPUBLIC PERSONAL INFORMATION**

**Nonaffiliated Third Parties.** If you do not want us to share your nonpublic personal information with nonaffiliated third parties, you can block the release of certain nonpublic personal information. This is known as your right to "opt out."

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

If you have a joint account, an opt out instruction given by one participant of this account will affect all participants of the account.

If you wish to opt out of disclosures, you may do so by checking the appropriate box(es) on the Opt Out Notice that you received with this notice and returning it to us at this address:

Metro Shores Credit Union

2360 West Jefferson

Trenton, Michigan 48183