

FACTS	WHAT DOES METRUM COMMUNITY 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: <ul style="list-style-type: none"> • Social Security Number • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Metrum Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Metrum Community Credit Union share this information?	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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes- information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

Metrum Community Credit Union's members and the public may receive a copy of our Privacy Policy by contacting the credit union directly.

This notice meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.

Metrum Community Credit Union
6980 S Holly Circle, Centennial, CO 80112
303-770-4468

What we do

<p>How does Metrum Community Credit Union protect my personal information?</p>	<p>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 the members' nonpublic information.</p>
<p>How does Metrum Community Credit Union collect my personal information?</p>	<p>We collect nonpublic information about you from some or all of the following sources:</p> <ul style="list-style-type: none"> • Information we receive from you on applications and other forms, such as name, address, social security number and income. • Information about your transactions with us or other companies that work closely with us to provide you with financial products and services, such as account balances, payment history, parties to transactions, and credit card usage. • Information that we receive from consumer reporting agencies, such as your creditworthiness and credit history.
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' 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

<p>Affiliates</p>	<p>Any company that controls, is controlled by, or is under common control with another company. Example: CUNA, any CUSO, any company we own shares in. They can be financial and nonfinancial companies.</p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Metrum Community Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements</p>
<p>Joint Marketing</p>	<p>A formal agreement between Metrum Community Credit Union and nonaffiliated financial company where we jointly market financial services to you.</p>
<p>Non-public Personal Information</p>	<p>Any information that may identify a person as a member of the credit union.</p>