

# FACTS

## WHAT DOES METRO MEDICAL 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 (nonpublic) information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- transaction or loss history and assets
- payment history and income
- creditworthiness and credit history

### 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 Metro Medical Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MMCU share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you (such as loan specials and skip-a-pay offers)	Yes	No
<b>For joint marketing with other financial service providers —</b> such as mortgage bankers, securities brokers/dealers, insurance agents and other financial institutions with whom we have joint marketing agreements	Yes	Yes
<b>For joint marketing with non-financial companies —</b> such as retailers, direct marketers, and publishers	Yes	Yes

### Who may opt out?

Account holders, co-borrowers and guarantors may execute this right to opt out. For joint account holders, we will treat an opt-out request as applying to everyone listed on the account.

### To limit our sharing

Sign the form below and return it to us. You may return it by:

- Bringing it in to one of our branch locations
- Faxing it to (214) 688-7042
- Or by mailing it to: Metro Medical Credit Union  
8828 Stemmons Freeway, Ste. 113  
Dallas, Texas 75247

Please call us at 214-630-0611 to discuss any questions you may have.



## Opt-Out Form

Mark any/all you want to limit:

- [  ] **For joint marketing with other financial service providers**  
 [  ] **For joint marketing with non-financial financial companies**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Account #: \_\_\_\_\_ Date: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

\_\_\_\_\_  
Signature of Primary Account Holder

\_\_\_\_\_  
Signature of Secondary Account Holder (if joint)

What we do	
<b>How does Metro Medical Credit Union protect my personal information?</b>	We restrict access to personal (nonpublic) 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 personal (nonpublic) information.
<b>How does Metro Medical Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or show your government-issued ID</li> <li>• apply for a loan or use your credit or debit card</li> <li>• make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal (nonpublic) information from others, such as credit bureaus, affiliates, or other companies</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account, unless you direct us otherwise.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Metro Medical Credit Union has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include insurance companies, financial planning and investment companies</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliate financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies, financial planning and investment companies</i></li> </ul>

<b>Complaint Notice</b>	<p>If you have a problem with the services provided by this credit union, please contact us at:</p> <p>Metro Medical Credit Union              8828 Stemmons Freeway, Ste. 113              Dallas, Texas 75247              Telephone Number: (214) 630-0611</p> <p>The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting:</p> <p>The Texas Credit Union Department              914 East Anderson Lane              Austin, Texas 78752-1699              Telephone Number: (512) 837-9236              Website: <a href="http://www.cud.texas.gov">www.cud.texas.gov</a></p>
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**Please note: If you are a new member, we can begin sharing your information once your account is open. When you are no longer a member, we can continue to share your information as described in this notice unless you contact us to limit our sharing. Opt-outs will be effective 30-60 days after this signed form has been received by Metro Medical Credit Union.**

**You do not need to opt out of the same mailings every year.** If you have opted out once, you will be opted out until you tell us otherwise. To begin receiving mailings again, please contact us at (214) 630-0611.

If you do not want to opt out of anything, no action is required.