

# PRIVACY NOTICE INFORMATION



## FACTS

### WHAT DOES FIRST MISSOURI CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 0918

**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(s) or service(s) you have with us. This information can include:

- Social Security Number
- Transaction History
- Credit History
- Account Balances
- Checking Account Information
- Wire Transfer Instructions

When you are no longer our member we will 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 Missouri Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Missouri Credit Union 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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	Don't Share
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliated to market to you</b>	Yes	No

**Questions?** Call 314-544-5050 or visit us online! [1stmocu.org](http://1stmocu.org)

Who we are	
Who is providing this notice?	First Missouri Credit Union
What we do	
How does First Missouri Credit Union protect my personal information?	<p>To protect your information from unauthorized access and use, we can use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We authorize employees and companies that work for us to use your information only to do their work, while protecting your information.</p>
How does First Missouri Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account</li> <li>■ make deposits</li> <li>■ use your credit card</li> <li>■ apply for a loan</li> <li>■ make withdrawals from your account</li> <li>■ use your debit card</li> </ul> <p>We also collect your personal information from others such as credit bureaus, indirect lending, or other companies.</p>
Why can't I limit all sharing?	<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>

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>No additional companies are controlled by First Missouri Credit Union</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 that we can share information with can include providers of indirect lending, consumer reporting, insurance, technology, and mailing services.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated 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 indirect lending, insurance and investments.</i></li> </ul>

