

# FACTS

## What does Toledo Metro Federal 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:

- Social Security number and account balances
- Credit history and employment information
- Payment history and transaction or loss history

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 the financial companies can share their members' personal information; the reasons Toledo Metro Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Toledo Metro Federal 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 to 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 non-affiliates to market to you.	No	We don't share

### Questions?

Call 419-242-4926 or visit us online at [www.toledometro.com](http://www.toledometro.com)

## What we do

<p><b>How does Toledo Metro Federal Credit Union protect my personal information?</b></p>	<p>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.</p>
<p><b>How does Toledo Metro Federal Credit Union collect my personal information?</b></p>	<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>• provide employment information or give us your contact information</li> <li>• show us your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Toledo Metro Federal Credit Union has no affiliates.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<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>Toledo Metro Federal Credit Union does not share with our nonaffiliates so they can market to you.</i></li> </ul>
<p><b>Joint Marketing</b></p>	<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 advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, credit card companies, and loan recapture programs.</i></li> </ul>



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