

FACTS	WHAT DOES MEMPHIS MUNICIPAL EMPLOYEES 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 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 include *Social Security number and income *account balances and payment history, credit history and credit scores * credit history and credit scores
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 reason Memphis Municipal EFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Memphis Municipal EFCU share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your accounts (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	No
For joint marketing with other financial companies	No	We don't share
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 our nonaffiliates to market you	Yes	Yes
To limit our sharing	*Call 901-528-2816 ext 215. Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
Questions?	Call 901-528-2816 ext 215	