



FACTS **WHAT DOES BLOOMINGTON MUNICIPAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?** Rev. 11/11

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 member number
- account balances and payment history
- name, address and birth date

How? All financial companies need to share customers’/members’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons BMCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does BMCU 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 report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	NO	NO
For joint marketing with other financial companies	NO	NO
For our affiliates’ everyday business purposes— information about your transactions and experiences	NO	NO
For our affiliates’ everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For non-affiliates to market to you	YES	YES

Questions? Call 309-827-7266 or go to www.bmcu.org

What we do

Who is providing this notice?	Bloomington Municipal Credit Union
How does Bloomington Municipal Credit Union protect my personal information?	<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>Our employees are trained in the importance of maintaining confidentiality and member privacy. We provide restricted access to nonpublic personal information about you to employees and officials who need to know that information to provide products and services to you.</p>
How does Bloomington Municipal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ open an account ■ make deposits or withdrawals from your account ■ apply for a loan ■ use your credit or debit card ■ make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Bloomington Municipal Credit Union has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Bloomington Municipal Credit Union does share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Bloomington Municipal Credit Union does not jointly market.