

FACTS	WHAT DOES MUNICIPAL EMPLOYEES CREDIT UNION OF OKLAHOMA CITY (MECU) 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 depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number, Income, Credit history • Checking account information, Account balances • Credit card or other debt
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 MECU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MECU 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	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 affiliates to market to you	No	We don’t share
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 405-813-5500 • Visit us online: www.mecuokc.org/opt-out or • Fill out and mail the form below <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.</p>
Questions	Call 405-813-5500



Mail-in Privacy Notice Form	
Mark any/all you want to limit:	
<input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me. <input type="checkbox"/> Do not share information about my credit worthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
Name:	_____
Address:	_____
City, State, Zip	_____
Account #'s	[] _____ [] _____ [] _____
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <p>Mail to: MECU "OPT OUT" 101 N. Walker Ave. Oklahoma City, OK 73102</p> </div> </div>	

Who we are

Who is providing this notice?	Municipal Employees Credit Union of Oklahoma City (MECU).
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What we do

How does MECU protect my personal information?	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.
How does MECU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account, deposit money, or apply for a loan • Pay your bills, use your credit card or debit card • Provide employment information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies: <ul style="list-style-type: none"> • MECU does not have affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • MECU does share with non-affiliates such as Liberty Mutual so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • MECU does not jointly market.