



PRIVACY DISCLOSURE

Rev. 12/2011

FACTS	WHAT DOES DES MOINES METRO CREDIT UNION (DMMCU) 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: <ul style="list-style-type: none"> • Social Security Number • Loss History • Payment History • Credit History • Transaction History • Overdraft History 	
HOW?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons DMMCU chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does DMMCU 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	Yes
For joint marketing with other financial companies	Yes	Yes
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 nonaffiliates to market to you	No	We don't share.
QUESTIONS?	Call 515-283-4195 or 1-877-715-9604	
WHO WE ARE		
Who is providing this notice?	Des Moines Metro Credit Union	
WHAT WE DO		
How does DMMCU 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 DMMCU collect my personal information?	We collect your personal information when you: <ul style="list-style-type: none"> • Open an account • Apply for a loan • Give us your contact information • Provide account information • Make a wire transfer 	
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 nonaffiliates to market to you • State laws and individual companies may give you additional rights to limit sharing. 	
DEFINITIONS		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Des Moines Metro Credit Union has no affiliates.</i>	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Des Moines Metro Credit Union has no nonaffiliates.</i>	
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • CUNA Mutual Group • Affinion 	