

FACTS WHAT DOES POST OFFICE CREDIT UNION OF MARYLAND 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: Social Security Number and account balances, credit history and credit scores, income and payment history.
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 reasons Post Office Credit Union of Maryland chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does POCUMD 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 do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

To limit our sharing	Call us at (410) 727-5469
	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 at any time to limit our sharing.

Questions? Call (410) 727-5469 and speak to a Member Services Representative.

What we do	
How does Post Office Credit Union of Maryland 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 Post Office Credit Union of Maryland collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> open an account or deposit money pay your bills or apply for a loan We also collect your personal information from others such as credit bureaus, affiliates, and 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 non-financial companies. <ul style="list-style-type: none"> POCUMD has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> Non-affiliates POCUMD shares with can include insurance companies, government agencies, plastic card processors (debit/ATM), financial statement publishers or printers, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies.
Joint marketing	A formal agreement between POCUMD and non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> POCUMD's joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, ATM card company, and loan recapture programs.