



Rev 4/2016

FACTS	WHAT DOES Nymeo Federal Credit Union DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and credit history • Account balances and payment history • Account transactions and checking account information
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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 Nymeo chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Nymeo 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	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	No
For non-affiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> • Call 240-436-4000 or toll-free 1-855-436-4100 or • Visit us online: www.nymeo.org <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 1 day from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 240-436-4000 or toll-free 1-855-436-4100 or go to www.nymeo.org
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Who we are	
Who is providing this notice?	Nymeo Federal Credit Union
What we do	
How does Nymeo 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>Nymeo regularly tests and assesses its information security measures, trains employees, and adopts upgrades as necessary.</p>
How does Nymeo collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, 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>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Nymeo Wills and Trusts, LLC is an affiliate
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Nymeo shares <i>information with non-affiliates only for everyday business purposes.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include investment, insurance, and other financial services companies.</i>

Other important information
<p>Nymeo management will use its good faith business judgment in administering this privacy policy, and expects that all employees and volunteers will use good faith in the actions to protect the privacy of our members. Nymeo reserves the right to amend this policy in any respect. If we change our policy or practice by, for example, adding a category of information that will be disclosed to a third party, Nymeo will notify existing members and give them an appropriate period of time to opt out of the disclosure, if required.</p>