

FACTS What Does Merck Employees Federal Credit Union 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 & Income ■ Account Balances & Payment History ■ Credit History & Credit Score
How?	All Financial Companies need to share customers' 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 Merck Employees Federal Credit Union chooses to share and whether you can limit this sharing.

Reasons Merck Employees Federal Credit Union Can Share Your Personal Information	Does the Credit Union Share This Information?	Can You Limit This Sharing?
For 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.	Yes	Yes
For our affiliates' everyday purposes - information about your transactions and experiences.	Yes	No
For our affiliates' everyday purposes - information about your credit worthiness.	Yes	No
For our affiliates to market to you.	Yes	Yes
For non-affiliates to market to you.	No	Yes

To Limit Our Sharing:

- Call (732) 594-3317 or;
- Use the online form at the bottom of this page. Submit it. Or;
- Mail merckefcu@merck.com. Be sure to provide all the information requested in the online form at the bottom of this page. Or;
- Write to: Merck EFCU, PO Box 2000, Rahway NJ 07065 - provide all the information requested in the online form at the bottom of this page.

Please Note: If you are a new Member of the Merck Employees Federal Credit Union, the Credit Union can begin sharing your information from 30 days after joining. If you leave the Credit Union, we continue to share your information as described in this Policy. However, you can contact the Credit Union at any time to limit our sharing.

Questions? ■ Call (732) 594-3317

Who We Are?

Who is Providing This Notice? Merck Employees Federal Credit Union

What We Do

How Does the Credit Union Protect My Personal Information?	To protect your personal information from unauthorized access and use, the Credit Union uses security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How Does the Credit Union Collect My Personal Information?	The Credit Union collects 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. ■ Use your Credit Union Credit Card or Check Card. We also collect personal information about you from others such as a credit bureau, affiliates or other companies.

Why Can't I Limit All Sharing? Federal law gives you the right to limit only:

- 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 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(s).

Definitions

Affiliates	Companies related by common ownership or control or within the U.S. Credit Union movement. They can be financial and nonfinancial companies. Examples include MEMBERS Financial Services, a Financial Planning, Investment & Insurance affiliate and CUNA Mutual Insurance. Also included is C.U. Service Centers, a nationwide shared branching network. And, the Credit Union's data and Credit Card processors.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Examples of this include the Credit Union's Check clearing house, Check vendor, Credit and Check Card processors, wire transfer network, web hosts and statement mailing vendor.
Joint Marketing	A formal agreement between nonaffiliated companies that, together with the Credit Union, market financial products and services to you. Examples of this include Enterprise Car Sales and Member's Connect. When working with any of the above, the Credit Union requires a contractual agreement to protect the confidentiality of our Member information. They are not permitted to release, use for their own purposes, or sell any customer information we share with them to any other party.

Other Important Information

Merck Employees Federal Credit Union does not sell Member information to anyone. Be aware that there may be occasions where the Credit Union is legally required to disclose information about current and former Members, such as in response to a subpoena, to prevent fraud, or to comply with a legally permitted inquiry by a governmental agency or federal regulator.

At Merck Employees Federal Credit Union, employee access to Member information is authorized for business purposes only and is based on the sensitivity of the information and our employees' or agents' need to know. We educate our employees regularly of this obligation to maintain the confidentiality of Member information at all times.

The Credit Union's goal is to maintain complete and accurate information about you and your Accounts to provide you with the best service and to safeguard you and your Accounts against fraud. If you believe the Credit Union's records contain inaccurate or outdated information, you should notify the Credit Union immediately in writing. This includes the correct spelling of your name with any name changes, your current address, email address, phone number and cell phone number. Upon receipt of your letter, the Credit Union will correct any inaccuracies or update your records at once.

To Restrict the Credit Union from Sharing Your Information, Complete This Coupon

Then, hit "Submit" to the right, and send it to the Credit Union. Or, print this coupon out and return it to the Credit Union. Or, email or write to the Credit Union. Include all the information requested if you have a joint account, your account(s) below will apply to everyone on your account. Select any or all of the sharing you want to limit.

Do not share information about my credit worthiness with your affiliates for their everyday business purposes.
 Do not allow your affiliates to use my personal information to market to me.
 Do not share my personal information with nonaffiliates to market their products and services to me.

Name _____ Account Number _____
 Address _____ City _____ State _____ Zip _____
 Cell Phone _____