




FACTS	<b>WHAT DOES CME CREDIT UNION DO WITH YOUR PERSONAL INFORMATION</b>
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. You may review our policy and practices with respect to your personal information at <a href="http://www.cranstonmecu.org">www.cranstonmecu.org</a> or we will mail you a free copy upon request if you call us at 401.463.3010.
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"> <li>• Social Security</li> <li>• Account balances</li> <li>• Transaction and loss history</li> <li>• Overdraft history</li> <li>• Account transactions</li> <li>• Checking account information</li> </ul> <p>The mobile banking app may collect personal information from you or your financial institution, such as your first and last name, address, e-mail, User IDs, telephone number, and social security number when you create an account and use it. This information could include your address or contacts (e.g. to make P2P (peer to peer) payments using Zelle or other payments functionality). We will collect the financial and transaction information necessary to provide you with the Services, including account numbers, payment card expiration date, payment card identification, verification numbers, and transaction and payment history.</p> <p>When you are no longer a member of the credit union, we continue to share information about you as described in this notice.</p>
How?	All financial institutions need to share members' personal information to run their everyday business and to process transactions, maintain member accounts, and report to credit bureaus. In the section below, we list the reasons financial institutions can share their members' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Credit Union share?	Can you limit this sharing?
FOR OUR EVERYDAY BUSINESS PURPOSES - to process your transactions, maintain your account, respond to court orders and legal investigations and/or report to credit bureaus	YES	NO
FOR OUR MARKETING PURPOSES - to offer our products and services to you	NO	WE DON'T SHARE
FOR JOINT MARKETING WITH OTHER FINANCIAL COMPANIES	NO	NO
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	NO	WE DON'T SHARE

<h2 style="margin: 0;">Questions? Contact Us</h2>	<p>CME CU is committed to serving our members with the highest quality member service. If you have any questions, comments, or suggestions we would love to hear from you.</p>		<p>1615 Pontiac Avenue Cranston, RI02920 401-463-3010 <a href="http://www.cranstonmecu.org">www.cranstonmecu.org</a></p>
<b>Who we are</b>			
Who is providing this notice?		CME Credit Union (CME CU)	
<b>What we do</b>			
How does CME CU 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.	

<p>How does CME CU collect my personal information</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Provide account information</li> <li>• Provide mortgage information</li> <li>• Use your credit or debit card</li> <li>• Show your driver’s license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can’t I limit all sharing?</p>	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> <li>• affiliates’ everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p><b>Definitions</b></p>	
<p>Affiliates</p>	<p><i>CME CU has no affiliates.</i></p>
<p>Nonaffiliates</p> <p>Joint Marketing</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>CME CU does not share with non-affiliates so they can market to you.</i></li> </ul> <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>CME CU joint marketing companies may include TruStage MUTUAL INSURANCE</i></li> </ul>
<p><b>Other Important Information</b></p>	
<p>Rhode Island Members: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We must notify you about our sharing practices when you open a new account.</p>	

Updated – 3/2024