

FACTS

WHAT DOES SOUTH METRO 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:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

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 South Metro Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does South Metro Federal Credit Union 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	No
For joint marketing with other financial companies	Yes	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 nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 952-445-0888 or
- Visit us online: www.southmet.com

Please note:

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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 952-445-0888 or go to www.southmet.com

Who we are	
Who is providing this notice?	South Metro Federal Credit Union

What we do	
How does South Metro Federal Credit Union 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 South Metro Federal Credit Union 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 • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or 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 nonaffiliates 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 nonfinancial companies. <ul style="list-style-type: none"> • <i>South Metro FCU has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>South Metro FCU does not share with 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"> • <i>South Metro FCU joint marketing partners included advertising/marketing agencies, financial advisors, and insurance companies</i>

Other important information

Do you Collect Information on My Children? Yes. However, we respect the privacy of children and do not collect any more information than necessary to enable them to participate in the activities we offer at

Other important information (continued)

our website. We do not allow other organizations to collect personal information from children and do not have any agreements with outside organizations to collect information at our site.

We collect the following information:

- E-mail Address
- Account Numbers
- Security Questions

The information that we collect from children is used:

- To fulfill a requested transaction;
- To respond to children's requests to participate in particular activities, such as subscribing to our on-line newsletter or attending scheduled events; and
- To access homebanking or e-statement services.

We will obtain parental consent before collecting information on your child, and you can review the information we have collected from your child online; prevent the further use or maintenance of that information, or direct the deletion of that information by notifying us:

By mail: South Metro Federal Credit Union, 2573 Credit Union Drive, Prior Lake, MN 55372

By e-mail: memberservices@southmet.com

By phone: 952-445-0888

The Children's Online Privacy Protection Act is the federal law governing child on-line privacy; it protects children under age 13. For more information on COPPA, visit <http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>