

Privacy Notices

BMI Federal Credit Union (BMI FCU) is committed to improving the financial lives of our members and the community we serve. BMI FCU is equally committed to protecting our members' privacy. You can have every confidence that your financial privacy is a top priority to this credit union. If you have any questions, or to receive a printed copy of the Privacy Policy Disclosure by mail, please contact Member Services at 614.707.4000.

- BMI Federal Credit Union Privacy Notice
- California Consumer Privacy Act Privacy Notice
- General Data Protection Regulation Privacy Notice

Information We Collect

BMI FCU collects information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular member as part of our normal business practices and to best serve you. Specifically, we have collected (in the preceding 12 months) and are collecting the following categories of personal information from members:

- **Personal Identifiers.** These include: member's real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, Social Security Number, driver's license number, passport number, state identification number, and other similar identifiers.
- **Personal Information.** These include: name, signature, Social Security Number, physical characteristics or description, address, telephone number, passport number, driver's license number, state identification number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information.
- **Employment-Related Information.** These include: current or past job history or performance evaluations.
- **Internet Activity.** These include: browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

As a convenience, BMI FCU provides access to some of our products and services through mobile applications and mobile-optimized websites. We may request the following permissions while using our website/mobile app:

Permissions	Function	Example
Camera	Allows access to the device's camera	Mobile Check Deposit
Location	Allows access to location	Maps

Access to External Storage	Allows access to files/media on the device	Secure Message Attachments
Images	Allows access to stored images on the device	Receipt Capture, Mobile Check Deposit

How Does BMI FCU Collect Your Personal Information

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or use your credit or debit card
- show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

What Does BMI FCU Do With Your Personal Information

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.

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 account balances
- account transactions and checking account information
- payment history and transaction history

When you are no longer our customer, we continue to share your information as described in this notice.

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 BMI Federal Credit Union chooses to share; and whether you can limit this sharing

Sharing Your Personal Information

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 law and individual companies may give you additional rights to limit sharing

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - BMI Federal Credit Union has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - BMI Federal Credit Union does not share with our nonaffiliates so they can market to you
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT

How Does BMI FCU Protect Your 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. Our employees are trained in the importance of maintaining confidentiality and member privacy.

Selling Your Personal Information

BMI FCU does not and will not sell your personal information to third-parties.