

FACTS

WHAT DOES DESTINATIONS CREDIT UNION DO WITH YOUR PERSONAL FINANCIAL 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*

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

How? All financial companies need to share customer/member’s personal information to run their everyday business. In the sections below, we list the reasons financial companies can share their customer/member’s personal information; the reasons Destinations Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DCU 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 a credit bureau.	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	No	We do not share.
For our affiliates’ everyday business purposes — information about your creditworthiness	No	We do not share.
For nonaffiliates to market to you	No	No

To Limit Sharing

- *Call 410-663-2500 and speak to a Member Service Representative*
- *E-mail info@destinationscu.org and put "Opt-Out" in the subject line*

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 410-663-2500 and speak to a Member Service Representative

Who we are

Who is providing this notice?	Destinations Credit Union 8767 Satyr Hill Road, Baltimore, MD 21234
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What we do

How does Destinations Credit Union protect my personal information?	To protect your personal financial 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 Destinations Credit Union collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> ● <i>Open an account or deposit money</i> ● <i>Pay your bills or apply for a loan</i> ● <i>Use your credit or debit card</i> 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"> ● <i>Sharing for affiliates' everyday business purposes — information about your creditworthiness</i> ● <i>Affiliates from using your information to market to you</i> ● <i>Sharing for nonaffiliates to market to you</i> 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 choice will apply to everyone on your account

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Destinations Credit Union 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>Destinations Credit Union does not share with nonaffiliates so they can market to you.</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>Our joint marketing partners include investment, insurance and other financial service providers.</i>

You may opt out of receiving marketing information from Destinations Credit Union or through its joint marketing agreements. Follow follow the instructions in the "To limit sharing" section of this notice.