

FACTS		What Does Merck Sharp & Dohme Federal Credit Union Do With Your Personal Information?	
Why?	Financial companies choose how they share your personal information. Federal law gives members 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?	<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 number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and/or credit scores</li> <li>• Information from applications and other forms, such as: your name, address, Social Security number, assets, and income.</li> <li>• Information about your transactions with us, our affiliates, or others, such as: your account balance, payment history, parties to transactions, and credit card usage.</li> <li>• Information we receive from a consumer reporting agency, such as: your creditworthiness and credit history.</li> </ul>		
How?	All financial companies need to share customers'/members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers'/members' personal information, the reasons Merck Sharp & Dohme Federal Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does MSDFCU 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	Yes
For joint marketing with other financial companies		Yes	Yes
For our affiliates' everyday business purposes—information about your transactions and experiences		No	No
For our affiliates' everyday business purposes—information about your creditworthiness		No	No
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	No
To limit our sharing	<ul style="list-style-type: none"> <li>• Call (215) 996-3700</li> </ul> <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date you received this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		
Who we are			
Who is providing this notice?		Merck Sharp & Dohme Federal Credit Union	
What we do			
How does Merck Sharp & Dohme 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 Merck Sharp & Dohme Federal Credit Union collect my personal information?		<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	
Why can't I limit all sharing?		<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
Definitions			
Affiliates		Companies related by common ownership or control. They can be financial and nonfinancial companies.	
Nonaffiliates		Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Merck Sharp &amp; Dohme Federal Credit Union does not share information with its 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. <i>Our joint marketing partners include ACI Worldwide, Affinion Group, CUNA Mutual Group, Geezeo, Invest Financial, and PSCU.</i>	
Questions?	Call (215) 996-3700 or go to <a href="http://www.msdfcu.org">www.msdfcu.org</a>		01-Rev 1/01/15