

Privacy and Opt-Out Notification

FACTS	What does Members Insurance Advisors 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 information we collect and share depend on the product or service you have with us. This information can include: • Social Security Number and Credit Score • Income and Employment Information • Purchase History and Payment History
How?	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 Members Insurance Advisors chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Members Insurance Advisors 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	YES	NO
For our affiliates' everyday business purposes- Information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	We Don't Share

To limit our sharing	 Call 404-677-8652 or 1-866-444-4617 or Visit us online: www.MembersIA.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 customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 404-677-8652 or 1-866-444-4617 or go to www.MembersIA.com

What we do			
How does Members Insurance Advisors 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 Members Insurance Advisors collect my personal information?	We collect your personal information, for example, when you • Apply for insurance • File an insurance claim • Give us your employment history • Show us your driver's license We also collect your nonpublic 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		
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. • Our affiliates include financial companies such as Delta Community Credit Union.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Members Insurance Advisors does not share information with 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 financial companies.	