

FACT:**WHAT DOES TopMark Federal Credit Union (TopMark FCU) DO WITH YOUR PERSONAL INFORMATION?**

Rev. 12/10

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 Transaction History
- Overdraft 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 TopMark FCU chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION:	DOES TOPMARK FCU 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	NO
For our affiliates' everyday business purposes – information about your creditworthiness	NO	NO
For nonaffiliates to market to you	YES	YES

TO LIMIT OUR SHARING

- Call 419-223-5886
 - Visit us online: www.topmarkfcu.com
- 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 419-223-5886 or go to www.topmarkfcu.com

WHO WE ARE**Who is providing this notice?**

TopMark Federal Credit Union (TopMark FCU)

WHAT WE DO**How does TopMark FCU 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 TopMark FCU collect my personal information?

We collect your personal information, for example, when you

- open an account
- pay your bills
- use your debit card or deposit money or apply for a loan

Why can't I limit all sharing?

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 laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing or 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.

- TopMark FCU has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Non affiliates we share with are companies that provide mortgage, investment, and insurance services on our behalf, and direct marketing companies, such as printing and mailing service firms.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance companies and direct marketing mail houses.

OTHER IMPORTANT INFORMATION