

**FACTS**

**WHAT DOES MCU FINANCIAL CENTER CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

Rev. 2/14

**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. The information can include:

- Social Security Number      and      • Income
- Account Balances              and      • Payment History
- Credit History                      and      • Credit Scores

**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 MCU Financial Center Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MCU Financial Center CU share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
<b>For our marketing purposes -</b> to offer products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	NO	WE DON'T SHARE
<b>For our affiliate to market to you</b>	NO	WE DON'T SHARE
<b>For our nonaffiliates to market to you</b>	YES	YES

**To limit our sharing**

- Call 262-634-6691 - our menu will prompt you through your choice (s)
- Mail the form below

**Please note:**  
If you are a *new* customer, we can begin sharing your information 10 days from the date we sent this notice. When you are *no longer* our customer, 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 (262) 634-6691 or go to [www.mcucreditunion.com](http://www.mcucreditunion.com)



**Mail in Form:**

	Mark any/all you want to limit: [ ] Do not share my personal information with nonaffiliates to market their products and services.
<b>Name</b>	_____
<b>Address</b>	_____
<b>City, State, Zip</b>	_____
<b>Account #</b>	_____
<b>Mail To:</b>	MCU Financial Center Credit Union P.O. Box 085300 Racine, WI 53408-5300

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>MCU FINANCIAL CENTER CREDIT UNION</b>

**What we do**

<b>How does MCU Financial Center CU protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with the federal law. These measures include computer safeguards and secured files and buildings.
<b>How does MCU Financial Center CU collect my personal information?</b>	<ul style="list-style-type: none"> <li>• Open an account      or      • Apply for a loan</li> <li>• Pay your bills          or      • Use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 you</li> <li>• sharing for nonaffiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on the account.

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>MCU Financial Center Credit Union has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include mortgage companies, insurance companies, automotive dealerships, or companies that provide consumer discount services.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance and investment companies</i></li> </ul>

**Other important information**

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