

# FACTS

## WHAT DOES MEMBERS CHOICE CREDIT UNION INC 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 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 customer, we continue to share your information as described in this notice.

### 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 Choice Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Members Choice CreditUnion 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 our products and services to you	Yes	Yes
<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	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	Yes	Yes

### Questions?

Call 937-548-0360 or go to [www.mccugreenville.org](http://www.mccugreenville.org)

## Who we are

Who is providing this notice?

Members Choice Credit Union Inc

## What we do

How does **Members Choice CU** 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 Choice CU** collect my personal information?

We collect your personal information, for example, when you

- Open an Account or Deposit Money
- Pay your Bills or Apply for a Loan
- Use your Credit or ATM/Debit card

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

- 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.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *"Members Choice Credit Union Inc has no affiliates."*

**Nonaffiliates**

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

- *"Nonaffiliates we share with can include CUNA Mutual Group / MemberConnect."*

**Joint marketing**

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

- *"Members Choice Credit Union Inc and CUNA Mutual Group / MemberConnect engage in joint marketing."*

## Other important information

**NEW ACCOUNT REQUIREMENTS:** Federal law now requires all financial institutions to obtain, verify, and record information that identifies each person opening an account, to help the government fight the funding of terrorism and money laundering activities.

**THIS MEANS:** Members opening new accounts will be ask for proof of name, address, date of birth, social security number, and other information to identify the member such as drivers license.

**FAIR CREDIT REPORTING:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**ASI:** "This institution is not federally insured." By choice, MCCU has chosen to insure accounts up to \$250,000 with the nation's largest private insurer, American Share Insurance.