

PRIVACY POLICY

Safeguarding your personal financial information is something that we at Members Federal Credit Union take very seriously. There is nothing more valuable to us than your trust.

We are committed to the following principle: We do not sell or barter your personal financial information or our mailing lists to any outside person or organization.

This notice explains how we collect, use and safeguard your financial information.

INFORMATION WE COLLECT AND EXPOSE ABOUT YOU

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms (such as current or past employers, or other financial institutions).

We may disclose the information we collect, as described above, to companies that perform marketing services on our behalf. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality agreements and limit the use of information we provide. We do not permit these companies to sell member information to third parties.

In order to conduct the business of the credit union, we may also disclose non-public personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

HOW WE PROTECT YOUR INFORMATION

We restrict access to non-public personal information about you to employees who have a specific business purpose in utilizing your data. Employees are trained in the importance of maintaining confidentiality and member privacy.

We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

Members Federal Credit Union is committed to protecting the privacy of our members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PIN's (personal identification numbers) and passwords.
- Never keep your PIN with your debit or credit card – this provides free access to your accounts if your cards are lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls claiming to be with the credit union and asks for your account number, beware. Official credit union staff will not need to ask for your information.
- Keep your information with us current. It is important that we have current contact information on how to reach you in the event we detect potentially fraudulent or unauthorized activity on your account. If your address or phone number changes, please let us know.

NOTIFICATION OF PRIVACY POLICY

Our Privacy Policy will be provided upon new account opening, or anytime changes are made. You may contact us for a current copy at any time.

