

FACTS	WHAT DOES MEMBERSOWN CREDIT UNION 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 required 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. When you are no longer our member, we continue to share your information as described in this notice. This information can include: <ul style="list-style-type: none"> ● Social Security number ● Account balances ● Payment history ● Transaction history ● Credit history ● 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 MembersOwn Credit Union chooses to share; and whether you can limit sharing.

Reasons we can share your personal information ...	Does MembersOwn Credit Union share?	Can you limit this sharing?
For our everyday 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	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

Questions?	Call toll-free 800-588-5365 or go to www.membersowncu.org
-------------------	---

What We Do	
How does MembersOwn Credit Union 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does MembersOwn Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Social Security number ● Use your credit or debit card ● Deposit money ● Pay us by check ● Apply for a loan 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: <ul style="list-style-type: none"> ● 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. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>MembersOwn Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Nonaffiliates we share with can include insurance companies, federal, state and local governments (as permitted by law), direct marketing companies, product servicing companies, consumer reporting agencies, credit card companies and auditors.</i>
Joint Marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>MembersOwn Credit Union's joint marketing partners include insurance companies.</i>
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.</p> <p>For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws.</p> <p>For Massachusetts, Mississippi and New Jersey Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.</p> <p>For Vermont Members.</p> <ul style="list-style-type: none"> ● We will not disclose information about your creditworthiness to our affiliates and will nor disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. ● Additional information concerning our privacy policies can be found at www.membersowncu.org or call 800-588-5365. 	

