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 checking account information
- credit-based insurance scores and credit card or other debt
- 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 M-C Federal Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does M-C Federal Credit Union share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

To limit our sharing
- Call 1-800-834-0082 – our menu will prompt you through your choice(s),
- Visit us online: www.mcfcu.org, or
- Mail the form below

Please note:
If you are a new customer, we can begin sharing your information 45 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 1-800-834-0082 or go to www.mcfcu.org

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Mail-in Form

Mark any/all you want to limit:
___ Do not share my personal information with nonaffiliates to market their products and services to me.

<table>
<thead>
<tr>
<th>Name</th>
<th>Mail to:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M-C Federal Credit Union</td>
</tr>
<tr>
<td></td>
<td>P O Box 329</td>
</tr>
<tr>
<td></td>
<td>Danville, PA 17821</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Privacy Information

**Other Important Information**

- Our joint marketing partners include: 
  - CU/Financial Partners
  - CU/Community Partners
  - CU/County Partners

**Definitions**

<table>
<thead>
<tr>
<th>What happens when I limit sharing for an account I hold</th>
<th>What happens when I limit sharing for an account I do not hold</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your choices will apply to everyone on your account.</td>
<td>Your choices will apply only to you.</td>
</tr>
<tr>
<td>Select your account information to limit sharing.</td>
<td></td>
</tr>
<tr>
<td>- Share 3? and individual companies may give you additional rights to limit sharing.</td>
<td></td>
</tr>
<tr>
<td>- Check the box to the left to limit sharing.</td>
<td></td>
</tr>
<tr>
<td>- Select the box to the right to limit sharing.</td>
<td></td>
</tr>
</tbody>
</table>

**Why can’t I limit all sharing?**

- We also collect your personal information from other, such as credit bureaus.

**Information**

- We use your personal information for example, when you
  - Use your credit card to make a purchase
  - Open an account on a mobile device
  - Open an account online

- We also share your personal information with third-party service providers.

**Information**

- We share your personal information with third-party service providers.

**Does MC Federal Credit Union protect my personal information?**

To protect your personal information from unauthorized access and use, we use

**Security**

- We comply with Federal Law to protect the security and confidentiality of your personal information.

**Security Measures that comply with Federal Law**

- We use a variety of security measures that comply with Federal Law, including
  - Encryption
  - Two-factor authentication
  - Regular security audits
  - Access controls and other security measures.

**We use a variety of security measures that comply with Federal Law,**

- We use encryption to protect the security and confidentiality of your personal information.

**What can I do?**

- You can limit sharing by selecting your preferences on your account.

**What happens when I limit sharing for an account I do not hold?**

- Your choices will apply to everyone on your account.

**What happens when I limit sharing for an account I hold?**

- Your choices will apply only to you.

**Who can I contact?**

- For further information, contact your Federal Credit Union.

**Contact Information**

- Phone: 1-800-123-4567
- Email: info@mycreditunion.com
- Website: www.mycreditunion.com