

# M-O FCU Privacy Policy Disclosure



## FACTS WHAT DOES M-O FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial institutions choose how they share your personal information. Federal law give 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.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and checking account information</li> <li>• Credit history and employment information</li> <li>• Income and payment history</li> </ul> When you are <i>no longer</i> our member, we continue to share your information as described in this notice.	
<b>How?</b>	All financial institutions need to share members' personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their members' personal information; the reasons M-O Federal Credit Union chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information:</b>	<b>Does M-O FCU share?</b>	<b>Can you limit this sharing?</b>
<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 to report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial institutions</b>	Yes	No
<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 affiliates' to market to you</b>	No	We don't share
<b>For nonaffiliates' to market to you</b>	No	We don't share
<b>Questions?</b>	Call 1-605-353-9977	

## What we do

<b>How does M-O FCU protect my personal information?</b>	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 secure files and buildings.
<b>How does M-O FCU collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Apply for insurance or enter into investment advisory contract</li> <li>• Apply for financing</li> </ul> We also collect your personal information from other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State law and individual companies may give you additional rights to limit sharing.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>M-O FCU does not share with our affiliates</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>M-O FCU does not share with our nonaffiliates so they can market to you</i></li> </ul>
<b>Joint Marketing</b>	A joint agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>M-O FCU doesn't jointly market</i></li> </ul>