



Memorial Credit Union

Our Privacy Notice

At Memorial Credit Union, your privacy is a top priority. This notice describes how we protect the privacy of your personal information. Throughout this notice, the word "information" refers to personal information about you that may not be publicly available.

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.

1. Information that we collect and disclose to others:

We collect information about you from the following sources:

- Applications and other forms you submit to us.
- Information about your transactions with us.
- Information about your transactions with others.
- Consumer reporting agencies.

2. Parties to whom we disclose information to:

- Financial service providers, such as data processors, credit bureaus, and others that provide services such as credit cards, and insurance, who under contract cannot share your information with others.
- Non-financial companies as permitted by law.
- As required by law.

Memorial Credit Union is permitted by law to share any information about your credit history or our experience with you. Information taken from credit reports may also be exchanged.

If you decide to terminate your membership with us or become an inactive member, we will not share information we have collected about you, except as may be required or permitted by law.

3. How we provide internal protection of your information:

We restrict access to information about you to only those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information. All employees and volunteers (Board of Directors and Committees) sign a confidentiality policy.