

# Members Credit Union Privacy Policy

Revised 03/27/2018

FACTS	WHAT DOES MEMBERS CU DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<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 numbers</li> <li>- Account balances and transactions</li> <li>- Credit history and payment history</li> </ul> When you are no longer our member, we continue to share your information as described in this notice.
<b>How?</b>	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 Members Credit Union chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Members CU share?	Can you limit this sharing?
<b>Everyday business purposes</b> – to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.	Yes	No
<b>Our marketing purposes</b> – to offer our products and services to you.	Yes	No
<b>Joint marketing with other financial companies.</b>	Yes	Yes
<b>Our affiliates' everyday business purposes</b> – information about your transactions and experiences.	No	We don't share
<b>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? Call 1-800-951-8000, and press option 5.</b>		

Who we are	
Who is providing this notice	Members Credit Union

What we do	
How does Members 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.
How does Members Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- Open an account</li> <li>- Apply for a loan</li> <li>- Make deposits or withdrawals on your account</li> <li>- Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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> <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Our affiliate is The Members Group LLC.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Members Credit Union does not share with nonaffiliates so they can market to you.</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.- <i>Our joint marketing partners include insurance companies and financial service companies.</i>

Other Important Information	
Questions	Contact us at 336-748-4800 and press option 5, 800-951-8000 and press option 5, or any of our branch offices for more information about our privacy policy.

**What personal information do we collect when you visit our website?**

We collect information from you when you subscribe to a newsletter, respond to a survey, register for online banking services or enter information on our site. We also collect data via Google Analytics to help us better understand how website visitors use our website. To learn more about Google Analytics Data collected from our website and how to opt out, please see the section below titled, "Google."

**Google**

Google's advertising requirements can be summed up by Google's Advertising Principles. They are put in place to provide a positive experience for users. <https://support.google.com/adwordspolicy/answer/1316548?hl=en>

We have implemented the following: Demographics and Interests Reporting:

We, along with third-party vendors such as Google use first-party cookies (such as the Google Analytics cookies) and third-party cookies (such as the DoubleClick cookie) or other third-party identifiers together to understand our website visitors better and make the information on our website more relevant and accessible.

Opting out: Users can set preferences for how Google advertises to you using the Google Ad Settings page.

Alternatively, you can opt-out by visiting the Network Advertising Initiative Opt-Out page or by using the Google Analytics Opt-Out Browser Add-on found here; <https://tools.google.com/dlpage/gaoptout>

**COPPA (Children Online Privacy Protection Act)**

When it comes to the collection of personal information from children under the age of 13 years old, the Children's Online Privacy Protection Act (COPPA) puts parents in control. The Federal Trade Commission, United States' consumer protection agency, enforces the COPPA Rule, which spells out what operators of websites and online services must do to protect children's privacy and safety online. We do not market to or collect any personal information about children under the age of 13 years old.

**CAN-SPAM Act**

The CAN-SPAM Act is a law that sets the rules for commercial email, establishes requirements for commercial messages, gives recipients the right to have emails stopped from being sent to them, and spells out strict penalties for violations.

We collect your email address to • Market to our mailing list or continue to send emails to our clients after the original transaction has occurred.

To be in accordance with CAN-SPAM, we agree to the following: • Not use false or misleading subjects or email addresses. • Identify the message as an advertisement in some reasonable way. • Include the physical address of our business or site headquarters. • Monitor third-party email marketing services for compliance, if one is used. • Honor opt-out/unsubscribe requests quickly. • Allow users to unsubscribe by using the link at the bottom of each email. If at any time you would like to unsubscribe from receiving future emails follow the instructions at the bottom of each email, and we will promptly remove you from ALL Correspondence.