



## Privacy Disclosure

### Our Policy On Confidentiality

*Earning Your Confidence... Preserving Your Trust*

**FACTS:           What does Midwest Community FCU Do With Your Personal Information?**

**WHY?**           Financial institutions 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 income
- account balances and payment history
- credit history and credit scores

When you are no longer our member, we continue to share your information as described in this notice.

**HOW?**           All financial institutions need to share members’ personal information to run their everyday business. Inside this brochure, we list the reasons financial institutions can share their members’ personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Midwest Community share?	Can you limit this sharing?
For our everyday business 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	YES	YES
For our affiliates’ everyday business purposes – information about your creditworthiness	YES	YES
For nonaffiliates to market to you	YES	YES

**To limit our sharing**

- \* **Call 419-783-6500** – our menu will prompt you through your choice(s) or
- \* Visit us online: [www.midwestcommunity.org](http://www.midwestcommunity.org)

**Please note:** If you are a *new* member, we can begin sharing your information 10 days from the date we sent this notice. When you are *no longer* our member, 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 419-783-6500 or go to [www.midwestcommunity.org](http://www.midwestcommunity.org)

**WHO WE ARE:**

Who is providing this notice?	Midwest Community FCU
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**WHAT WE DO:**

How does Midwest Community FCU 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 Midwest Community FCU 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 or deposit money</li> <li>• pay your bills or apply for a loan</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 laws and individual companies may give you additional rights to limit sharing.</p>

**DEFINITIONS:**

**Affiliates –** Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *PSCU*
- *Area Financial Services, Inc.*

**Nonaffiliates -** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CUNA*

- *Allied Solutions*

**Joint Marketing -** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Allied Solutions*
- *CUNA*

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