

Privacy Policy

- Facts** What does Med Park Credit Union (MPCU) do with your personal information?
- Why?** Financial companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state 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 services 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 close your account, we continue to share information about you, according to our policies.
- How?** All financial companies need to share customers' personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information, the reason MPCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does MPCU share?	Can you limit this sharing?
For our everyday business purposes To process your transactions, maintain your account and 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	No	We don't share
For our affiliates' everyday business purposes Information about your transactions and experiences	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Sharing Practices

<p>How often does MPCU notify me about their practices?</p>	<p>We must notify you about our sharing practices when you open an account and each year while you are a member.</p>
<p>How does MPCU protect my personal information?</p>	<p>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.</p>
<p>How does MPCU collect my personal information?</p>	<p>We collect personal information, for example, when you: open an account or deposit money, pay your bills or apply for a loan, or use your debit card. We also collect your personal information from others such as credit bureaus, affiliates (if applicable), or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal and state law gives you the right to limit sharing only for affiliates' everyday business purposes - information about your creditworthiness, affiliates to market to you, or non-affiliates to market to you. North Dakota state law and individual companies may give you additional rights to limit sharing so that the credit union cannot participate in joint marketing arrangements.</p>

Definitions

<p>Everyday business purpose</p>	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as: processing transactions, mailings, and audit services, providing information to credit bureaus, or responding to court orders and legal investigations.</p>
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. MPCU does not share with affiliates.</p>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies. MPCU does not share with non-affiliates so they can market to you.</p>
<p>Joint Marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. MPCU does not participate in joint marketing arrangements.</p>