

MEDICAL EMPLOYEES CREDIT UNION POLICY ON CONFIDENTIALITY

WE RESPECT YOUR PRIVACY

MEDICAL EMPLOYEES CREDIT UNION IS OWNED BY ITS MEMBERS AND RUN BY A BOARD OF DIRECTORS YOU ELECT. YOU HAVE TRUSTED US TO TAKE GOOD CARE OF YOUR MONEY, INVEST WISELY, AND REMAIN A STRONG AND SOLID PARTNER WITH YOU IN THIS EVER-CHANGING WORLD. ALONG WITH THIS TRUST WE PROMISE TO KEEP YOUR PERSONAL INFORMATION PRIVATE. YOUR PRIVACY IS OUR PRIORITY AND WE TAKE OUR PROMISE TO YOU SERIOUSLY. YOU WILL SEE ALL THIS REFLECTED IN THE STATEMENT OF OUR PRIVACY PRACTICES.

WE ARE COMMITTED TO PROVIDING YOU WITH COMPETITIVE PRODUCTS AND SERVICES TO MEET YOUR FINANCIAL NEEDS, WHICH NECESSITATES THAT WE SHARE INFORMATION ABOUT YOU TO COMPLETE YOUR TRANSACTIONS AND TO PROVIDE YOU WITH CERTAIN FINANCIAL OPPORTUNITIES. IN ORDER TO DO SO, WE HAVE ENTERED INTO AGREEMENTS WITH OTHER COMPANIES THAT PROVIDE EITHER SERVICES TO US OR ADDITIONAL FINANCIAL PRODUCTS FOR YOU TO CONSIDER.

UNDER THESE ARRANGEMENTS, WE MAY DISCLOSE ALL OF THE INFORMATION WE COLLECT, AS DESCRIBED BELOW, TO COMPANIES THAT PERFORM MARKETING OR OTHER SERVICES ON OUR BEHALF OR TO OTHER FINANCIAL INSTITUTIONS WITH WHOM WE HAVE JOINT MARKETING AGREEMENTS. TO PROTECT OUR MEMBERS' PRIVACY, WE ONLY WORK WITH COMPANIES THAT AGREE TO MAINTAIN STRONG CONFIDENTIALITY PROTECTIONS AND LIMIT THE USE OF INFORMATION WE PROVIDE. WE DO NOT PERMIT THESE COMPANIES TO SELL TO OTHER THIRD PARTIES THE INFORMATION WE PROVIDE TO THEM.

INFORMATION THAT WE COLLECT AND DISCLOSE ABOUT YOU.

WE COLLECT THE FOLLOWING NONPUBLIC PERSONAL INFORMATION ABOUT YOU FROM A VARIETY OF SOURCES AND MAY DISCLOSE ALL THE INFORMATION WE COLLECT TO COMPANIES THAT PERFORM MARKETING SERVICES ON OUR BEHALF OR TO OTHER FINANCIAL INSTITUTIONS WITH WHOM WE HAVE JOINT MARKETING AGREEMENTS.

FROM MEMBERSHIP AND LOAN APPLICATIONS AND OTHER FORMS, WE OBTAIN INFORMATION SUCH AS NAME, ADDRESS, SOCIAL SECURITY NUMBER AND INCOME.

FROM YOUR TRANSACTIONS WITH US OR OTHER COMPANIES THAT WORK CLOSELY WITH US TO PROVIDE YOU WITH FINANCIAL PRODUCTS AND SERVICES, WE OBTAIN INFORMATION SUCH AS YOUR ACCOUNT BALANCES, PAYMENT HISTORY, PARTIES TO TRANSACTIONS, AND CREDIT CARD USAGE.

FROM CONSUMER REPORTING AGENCIES WE OBTAIN INFORMATION SUCH AS YOUR CREDITWORTHINESS AND CREDIT HISTORY.

FROM VERIFICATIONS OF INFORMATION YOU PROVIDE ON APPLICATIONS AND OTHER FORMS, WE OBTAIN INFORMATION FROM CURRENT OR PAST EMPLOYERS, OTHER FINANCIAL INSTITUTIONS AND OTHER SOURCES LISTED ON THE APPLICATION.

WE MAY ALSO DISCLOSE INFORMATION WE COLLECT ABOUT YOU UNDER OTHER CIRCUMSTANCES AS PERMITTED OR REQUIRED BY LAW. THESE DISCLOSURES TYPICALLY INCLUDE INFORMATION TO PROCESS TRANSACTIONS ON YOUR BEHALF, CONDUCT THE OPERATIONS OF OUR CREDIT UNION, FOLLOW YOUR INSTRUCTIONS AS YOU AUTHORIZE, OR PROTECT THE SECURITY OF OUR FINANCIAL RECORDS.

IF YOU TERMINATE YOUR MEMBERSHIP WITH MEDICAL EMPLOYEES CREDIT UNION, WE WILL NOT SHARE INFORMATION WE HAVE COLLECTED ABOUT YOU, EXCEPT AS PERMITTED OR REQUIRED BY LAW.

HOW WE PROTECT YOUR INFORMATION

WE RESTRICT ACCESS TO NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO THOSE EMPLOYEES WHO HAVE A SPECIFIC BUSINESS PURPOSE IN UTILIZING YOUR DATA. OUR EMPLOYEES ARE TRAINED IN THE IMPORTANCE OF MAINTAINING CONFIDENTIALITY AND MEMBER PRIVACY. WE MAINTAIN PHYSICAL, ELECTRONIC, AND PROCEDURAL SAFEGUARDS THAT COMPLY WITH FEDERAL REGULATIONS AND LEADING INDUSTRY PRACTICES TO SAFEGUARD YOUR NONPUBLIC PERSONAL INFORMATION.

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