

FACTS	
Why?	<p><u>WHAT DOES MECU DO WITH YOUR PERSONAL INFORMATION?</u></p> <p>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 MECU's privacy policy.</p>
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Name, address, Social Security number, and income ▪ Account balances and payment history ▪ Credit history and credit scores <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p>
How?	<p>All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons MECU chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does MECU 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	N/A	No
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	<p>Call (800)253-7435 or (404)897-6391, or write to us at: MECU P.O. Box 93425 Atlanta, Georgia 30377</p>
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Who we are	
Who is providing this notice?	MECU
What we do	
How does MECU 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 MECU collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Give us your employment history We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit information sharing as follows: <ul style="list-style-type: none"> ▪ share for affiliates' everyday business purposes-information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws sharing for nonaffiliates to market to you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Our affiliates include Catalyst Corporate Federal Credit Union
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ MECU does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.
Joint Marketing	A formal agreement between MECU and a nonaffiliated financial company where we jointly market financial products or services to you. <ul style="list-style-type: none"> ▪ Our joint marketing partners include financial service providers.