

# Marine Federal Credit Union Privacy Notice

## FACTS

### What Does Marine Federal Credit Union Do With Your Personal Information?

#### Why?

Financial companies choose how they share your personal information. Under federal law, that means personally identifiable 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 employment information
- Account balances, transaction history, and credit information
- Assets and investment experience
- When you are *no longer* our member, we continue to share your information as described in this notice

#### How?

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 Marine Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Marine Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> – to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes</b> – Information about your transactions and experiences	NO	N/A
<b>For our affiliates' everyday business purposes</b> – Information about your creditworthiness	NO	N/A
<b>For our affiliates to market to you</b>	NO	N/A
<b>For our non-affiliates to market to you</b>	NO	N/A

## WHO WE ARE

Who is providing this notice?

Marine FCU

## QUESTIONS?

Call 800.225.3967 or go to [www.marinefederal.org](http://www.marinefederal.org)

## WHAT WE DO

### How does Marine 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 Marine FCU collect my personal information?

We collect your personal information, for example, when you:

- Open an account or perform transactions
- Apply for a loan or use your credit or debit card
- Seek advice about your investments

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 gives you the right to limit some but not all sharing related to:

- Affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Non-affiliates to market to you

### **What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to the entire account. If you have more than one account and you choose to opt out, you will need to do so for each account.

## **DEFINITIONS**

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

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

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

- Our joint marketing partners include financial service companies such as CUNA Mutual Group and Securian Casualty Company. Federal law does not provide a right for consumers to limit this sharing, however Marine FCU offers the ability to opt-out of this type of sharing as an added member service.

## **OTHER IMPORTANT INFORMATION**

**For more information on our privacy policy, you may write us at PO Box 1551, Jacksonville, NC 28541-1551, or call us at 800.225.3967, or visit our website at [www.marinefederal.org](http://www.marinefederal.org).**

**Notices and “Joint Relationships.”** Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement, or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement, or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the email or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link, or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers, and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

**Modification.** Marine FCU reserves the right to modify, change, or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

**What members can do to help.** Protect your account numbers, card numbers, personal identification numbers (PINs), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social security numbers, etc., to other persons. In particular, if a caller tells you he/she is calling you on behalf of the Credit Union and asks for your account number, you should beware. Legitimate Credit Union staff would already have access to that information. It’s important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.