Marshall Community Credit Union
Privacy Policy

FACTS	WHAT DOES MARSHALL COMMUNITY CREDIT UNION (MCCU) DO WITH YOUR PERSONAL INFORMATION?
WHY?	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 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 • Payment history and account balances • Credit history and credit scores When you are no longer our member, we will not share your information except as **permitted or required by law 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 Marshall Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MCCU Share?	Can You Limit Sharing?
For our everyday business purposes such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus	Yes	No
For our marketing purposes to offer MCCU products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes providing information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Do Not Share

To Limit Our Sharing	Call 269.781.9885 and select Member Services or, visit https://www.marshallcommunitycu.com/privacy-disclosures.html. **Please note:** If you are a *new* member, we can begin sharing your information 30 days from the date this notice is received. When you are *no longer an MCCU 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 269.781.9885 or visit https://www.marshallcommunitycu.com/privacy-disclosures.html.

Who We Are	
Who is providing this notice?	Marshall Community Credit Union (MCCU)
What We Do	
How does MCCU 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, secured files and buildings. We also restrict access to nonpublic personal information about you to those employees who have specific business purposes in using your data.
How does MCCU collect my personal information?	We collect your personal information, for example, when you: • Open an account or apply for a loan • Pay your bills or make a deposit • Use your credit or debit card 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 only: • Sharing for affiliates' everyday business purposes- information about your credit worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. • MCCU's affiliate is MCCU Insurance Agency, which provides insurance products.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • MCCU does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include ATM/Debit/Credit Card processors and insurance companies.

Other Important Information	
Security Standards	We safeguard any information our members share with us, according to strict standards of security and confidentiality. We make every effort to keep our members' files complete, up-to-date and accurate. We will tell our members how and where to notify us about errors, and we will promptly make corrections.
Children's Privacy Online	We do not knowingly solicit, collect, or use personal information from children under age 13. For information concerning the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission's website at www.ftc.gov.
Information Collection by Companies Linked to Us	Our online practices may not apply to information obtained by websites linked to us. Outside links are provided for your convenience. We are not responsible for the opinions, content or availability of any linked third-party websites or the privacy practices of such third parties. These links do not represent an endorsement by MCCU for products and services that may be offered. We assume no responsibility for services or products purchased on these sites. We encourage you to review the policies and practices of each of the linked websites you choose to visit.
Changes to Our Privacy Policy	We reserve the right to change our Privacy Policy by posting changes to our Privacy Policy at this location.

Online Practices, Information About Cookies, and Other User Tracking Devices

MCCU respects your privacy! Through our website, we strive to provide valuable information to you about how we may serve you. To facilitate a better online experience, we use cookies and other user tracking devices. Cookies are small pieces of information stored directly on your personal computer. Cookies help websites keep track of your preferences and to recognize you as a return visitor. When you return to a website you have visited before, your browser gives the information stored in the cookie back to the website's server. For example, in addition to other information, marshallcommunitycu.com may use a cookie to save your zip code location selection so that we can present product and service information that is available in your area. Additionally, we may use cookies to facilitate online surveys, to track how visitors use our site, or to deliver our products and services to you. We use this information to improve the content, usability and functionality of our website. Recording information in a cookie allows us to simplify and personalize your online experience, as well as deliver our products and services to you. You may choose to set your browser to reject cookies. However, we do not recommend disabling cookies on our website because you may not be able to log in or use basic features on our website such as Online Banking. For more information see the "Help" information for the browser you are using. IF YOU DO NOT WISH TO HAVE COOKIES PLACED ON YOUR COMPUTER, YOU SHOULD SET YOUR INTERNET BROWSER TO REFUSE COOKIES BEFORE ACCESSING OUR SITE, WITH THE UNDERSTANDING THAT CERTAIN FEATURES OF THE SITE MAY NOT FUNCTION PROPERLY WITHOUT THE AID OF COOKIES. IF YOU REFUSE COOKIES, YOU ASSUME ALL RESPONSIBILITY FOR ANY RESULTING LOSS OF FUNCTIONALITY.

We recommend you complete your online transactions and log off before visiting other sites or turning off your personal computer. We also recommend that you do not visit other sites during your online banking session.

Online Practices, Information About Cookies, and Other User Tracking Devices, continued
MCCU may use other user tracking devices, which may change from time to time as technology changes, to help diagnose problems and to administer our website. We also may track browser types to help us understand our visitors' needs related to our website design. MCCU may use Web Beacons and other devices on parts of the website. A Web Beacon, also known as a "Web Bug" or "Clear Gif," is a small, graphic image imbedded on a page of the website, included in a Web-based document or an email message that is designed to permit the monitoring of who is visiting a website. Web Bugs are often invisible to you because they may be very small (only 1-by-1 pixel) and/or are made to blend in with the background color of the webpage, document or email message. Web Bugs are identified with HTML IMG tags in the webpage. You may use the "view profiles" of the webpage you are viewing on the website to see whether the page is using a Web Bug. With the assistance of a cookie, Web Bugs may collect the IP address of your computer, the URL of the page the Web Bugs come from and the time it was viewed, or other personal information. For example, Web Bugs may add information to a personal profile of what sites a person is visiting and determine what banner ads to display based on the profile. Another use of Web Bugs is to provide an independent accounting of how many people have visited a particular website and to gather statistics about web browser usage at different places on the Internet. Our website may include advertisements for third parties and their products, and those third-party advertisements and websites may include cookies, Web Bugs, or other devices of the third party. MCCU does not have control over the cookies, Web Bugs, or other devices used by third parties and does not have access to whatever information they may collect.