

Thank you for visiting MCCU's website and viewing our privacy policy. MCCU is committed to offering financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a priority for everyone associated with the credit union.

As an MCCU member, you also have a responsibility to safeguard your financial information.

It is very important that you guard your personal information, particularly account and Personal Identification Numbers (PINs). Such information should be provided only for legitimate transactions with companies well known to you.

FACTS	What does 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. The information can include:</p> <ul style="list-style-type: none"> • Social Security number • Payment history • Transaction history • Credit history • Checking account information • Employment information
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 RBCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MCCU 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	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' everyday business purposes -- information about your creditworthiness	No	We don't share
For nonaffiliates' to market to you	No	We don't share

Who we are	
Who is providing this notice?	Minnesota Catholic 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 and secured files and buildings.

We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does MCCU collect my personal information? We collect your personal information, for example, when you:

- Open an account
- Apply for financing
- Give us your wage statements
- Provide employment information
- Give us contact information

We also collect your personal information from others, such as credit bureaus, affiliates, and 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 creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• MCCU does not have any affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• MCCU does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• MCCU does not jointly market.

General Website Information

Visitors to MCCU's website remain anonymous. We do not collect personal identifying information about visitors to our website. Our site does collect standard non-identifying information about visits to our site, such as date and time visited. This information is used to compile statistics on site usage. If a member accesses the MNCU Online Banking, personal information may be collected but this information remains at the credit union.

MNCU does not sell member data to third parties, whether it is gained online or already exists on the host system.

E-Mail

Personal information gathered from e-mail sent by website visitors may be used by the credit union's staff to answer questions, follow-up on suggestions or to provide a product or service. This information is never sold, given, or disclosed to third parties. You should never send confidential information such as account numbers, credit card numbers or requests for financial transactions via e-mail to the credit union. If you wish to communicate personal information, contact MNCU by phone or mail at:

MCCU
400 Little Canada Rd E
Little Canada MN 55117
651-484-0265

To provide you with greater access of information, the MCCU site also contains links to other sites. While we hope these organizations join us in respecting your privacy, we are not responsible for the content or privacy practices of these other websites.

If you have questions or comments about our website privacy practices, please contact the webmaster at dsawin@mncathcu.com