

# McClatchy Employees Credit Union Privacy Policy

Here at McClatchy Employees Credit Union (MECU) we value the privacy of our members. You have chosen to do business with us, and we recognize our responsibility to keep the information you provide to us secure and confidential. We believe that all personal financial information specific to you that you provide MECU through any channel constitutes personal information. Protecting your privacy, along with your financial assets, is our top priority. MECU is committed to servicing all the financial needs of its members. As a service to you, our member, we may share information with select third parties that can offer valuable products and services that may interest you. When we share information with other parties for marketing purposes, you can expect them to treat it with the same strict standards as your credit union.

This privacy policy explains how we protect the privacy of your personal information and when we release information about you under certain situations, such as to maintain your account or other circumstances as required or permitted by law.

## Information we Collect and Disclose to Others

During the course of business we collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information we obtain when verifying the information we receive from you
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer-reporting agency.

Generally, we may share all information we collect about you as described above, with nonaffiliated third parties to complete transactions and maintain accounts and related records (such as data processing transactions and records). We may also share such information with select nonaffiliated third parties if

- you request or authorize it
- the information is provided to help complete a transaction initiated by you
- the information is provided to a consumer reporting agency in accordance with the Fair Credit Reporting Act
- the disclosure otherwise is lawfully required or permitted.

## Sharing Information with Third Parties

Also, we may enter into agreements with other business to provide support or services to us or for one or more of our products, such as mailing houses that assist us in delivering your statements and other promotional materials. Under certain circumstances we may also enter into joint marketing agreements with other financial service providers, such as mortgage bankers, securities broker-dealers, and insurance companies and agents. Before entering into relationships with such entities, we require them to agree to safeguard our members' information and to comply with all applicable privacy laws.

Furthermore, we may also disclose nonpublic personal information about you to other nonaffiliated and affiliated third parties not described above as permitted by law and by our policies.

Because of the limited way we share information with nonaffiliated third parties, we are not required to provide you with the opportunity to opt-out from the disclosure of information to nonaffiliated third parties. Pursuant to the Fair Credit Reporting Act ("FCRA"), it is the Credit Union's practice to share Transaction/Experience Information (as defined by the FCRA) with its affiliates and nonaffiliated third parties to the extent permitted by law.

## **Confidentiality and Security of Information**

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. Our employees access information about you when needed to administer your accounts, to provide requested services, or in response to a legally valid outside request or order (such as a subpoena). In addition, our employees may also access information to exercise our rights under the law or pursuant to any agreement with you. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information.

## **Information Collected from E-mails**

When you send us personally identifying information in an electronic mail message containing a question, or comment or by filling out a form that e-mails us this information, we use this information to fulfill or respond to your requests. MECU may store these requests to provide information for future improvements to our service. Individual profiles are not created with information provided. Please be advised that authorized individuals handle e-mail and/or forms only. If you wish to communicate sensitive or personal information, sending it my mail may be a better option.

## **Termination of Membership**

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

## **Accuracy of Information**

We strive to ensure that our records contain accurate information about you. If you see any inaccuracies in your statements, please call (916) 321-1780 or write to us at P.O. Box 15779, Sacramento, CA 95852. We will promptly investigate and make any necessary changes to update your records.

## **Disclaimer**

We reserve the right to revise our policy as our business needs change or as the law requires. If we revise our policies, we will provide our active members with copies of our new policies at that time. Our Web site contains links to other sites. MECU is not responsible for the privacy practices or content of such Web sites.

