

# *Privacy Policy*

At Memorial Credit Union, your privacy is top priority. This notice describes how we protect the privacy of your personal information. Throughout this notice, the word "information" refers to personal information about you that may not be publicly available.

## **Information that we collect and disclose to others:**

We collect information about you from the following sources:

- Applications and other forms you submit to us.
- Information about your transactions with us.
- Information about your transactions with others.
- Consumer reporting agencies.

The above information that we collect may be disclosed as described below.

## **Parties to whom we disclose the information:**

- Financial service providers, such as data processor, credit bureaus and others that provide services such as credit cards, and insurance, who, under contract cannot share your information with others.
- Non-financial companies as permitted by law.
- As required by law.

Memorial Credit Union is permitted by law to share any information about your credit history or our experience with you. Information taken from credit reports may also be exchanged.

If you decide to terminate your membership with us or become an active member, we will not share information we have collected about you, except as may be required or permitted by law.

## **How we provide internal protection of your information:**

We restrict access to information about you to only those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information. All employees and volunteers (board of directors and committees) sign a confidentiality policy.