

# **M&C Menlo Park Federal Credit Union**

## **PRIVACY NOTICE**

M&C Menlo Park Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact our office.

### **Information We Collect and Disclose About You**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with M&C Menlo Park Credit Union
- Information we receive from a consumer credit reporting agency
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other financial institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously, to companies that perform collection or legal services on our behalf. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions to disclose information as you authorize, or protect the security of our financial records.

If you terminate your membership with M&C, we will not share information we have collected about you, except as permitted or required by law.

### **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees and volunteers who have a specific business purpose in utilizing your data. Our volunteers and employees are instructed in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards to safeguard your nonpublic personal information.

If you have questions concerning this notice, please do not hesitate to call us – we are here to serve you!

**M&C MENLO PARK FEDERAL CREDIT UNION**

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