

Maryvale Schools Federal Credit Union

<i>Facts</i>	<i>What does Maryvale Schools FCU do with your personal information?</i>	
<i>Why?</i>	<i>Financial companies choose how they share 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 to understand what we do.</i>	
<i>What?</i>	<p><i>The types of personal information we collect and share depends on the product or service you have with us. That information can include:</i></p> <ul style="list-style-type: none"> • <i>Social Security number and income</i> • <i>Account balances and payment history</i> • <i>Credit history and credit scores</i> <p><i>If you are ever no longer our member, we continue to share information as described in this notice.</i></p>	
<i>How?</i>	<i>All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reason that MSFCU chooses to share; and whether you can limit this sharing.</i>	
<i>Reasons we can share your personal information</i>	<i>Does MSFCU share?</i>	<i>Can you limit this sharing?</i>
<i>For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and/or legal investigations, or to report to credit bureaus.</i>	<i>Yes</i>	<i>No</i>
<i>For our marketing purposes - to offer our products and services to you.</i>	<i>Yes</i>	<i>Yes</i>
<i>For joint marketing with other financial companies</i>	<i>No</i>	<i>N/A</i>
<i>For our affiliates everyday business purposes - information about your transactions and experiences.</i>	<i>Yes</i>	<i>No</i>
<i>For our affiliates everyday business purposes - information about your creditworthiness.</i>	<i>Yes</i>	<i>No</i>
<i>For our affiliates to market to you</i>	<i>No</i>	<i>N/A</i>
<i>For non-affiliates to market to you</i>	<i>No</i>	<i>N/A</i>
<i>Questions?</i>	<i>Call (716)633-8750 or go to www.maryvaleschoolsfcu.com</i>	

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Who we are	
Who is providing this notice?	Maryvale Schools Federal Credit Union
What we do	
How does MSFCU 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 secured buildings.
How does MSFCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit card <p>We also collect your personal information for others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be either financial or nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be both financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other important information	
For more information on our Privacy Policy, you may write to us at: 1050 Maryvale Drive Cheektowaga, NY 14225, call us at (716)633-8750, or visit our web site www.maryvaleschoolsfcu.com .	