

# MLFCU PRIVACY POLICY

<b>FACTS</b>	<b>WHAT DOES MOUNTAIN LAUREL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Information we receive from you on applications and other forms including our website, such as: social security number, name, address, employment status, assets, and income;</li> <li>• Information about your transactions with us, such as: your account balance(s), transaction history, and parties to the transaction;</li> <li>• Information we receive from a consumer reporting agency, such as: your credit score and credit history; and</li> <li>• Information from others regarding their relationships with you, such as: an employer or creditor that we contact in order to verify information provided by you in a loan or other application.</li> </ul>
<b>How?</b>	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 Mountain Laurel Federal Credit Union chooses to share; and whether you can limit this sharing.

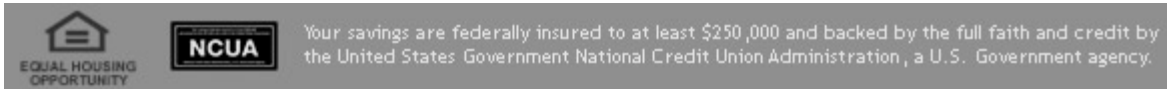
<b>Reasons we can share your personal information</b>	<b>Does Mountain Laurel Federal Credit Union share?</b>	<b>Can You Limit This Sharing?</b>
<b>For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</b>	Yes	No
<b>For our marketing purposes—to offer our products and services to you</b>	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes—information about your transactions and experiences</b>	No	We do not share
<b>For our affiliates' everyday business purposes—information about your creditworthiness</b>	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For non-affiliates to market to you</b>	Yes	Yes

<b>To limit our sharing:</b>	<p>Call toll-free 1-800-721-3709 to request a form be sent to you.</p> <p><b>Please note:</b> If you are a new member, we can begin sharing your information 30 days from the date we provided this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 1-800-721-3709 or 814-834-9518

<b>What we do</b>	
<b>How does Mountain Laurel Federal Credit Union protect my personal information?</b>	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.
<b>How does Mountain Laurel Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul>

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<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice will apply to ALL accounts you maintain with us, individually or jointly, even if the joint account holder has not submitted such a request.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Mountain Laurel Federal Credit Union does not have any affiliates.
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Our non-affiliates include MemberConnect, Direct Marketing Insurance.
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Mountain Laurel Federal Credit Union does not jointly market.



## **MLFCU LOAN SPECIALS**

If you are dreaming of a white Christmas for your snowmobiling or off-road adventures, we have your **Snowmobile or ATV Loan.**

We offer affordable loans to winter recreation enthusiasts, so you don't have to miss out on exploring the backcountry with your family and friends.

**New - Rates as low as 1.95%APR\* for up to 36 months**  
**Used – Rates as low as 2.25%APR\* for up to 36 months**

APR = Annual Percentage Rate. Other rates and longer terms are available. Offer available for a limited time only.  
Rates are based on an evaluation of each applicant's credit and debt ratio.

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Put a little Holiday Jingle in your pocket this year with a **Holiday Loan.**

**Borrow up to \$5,000 for up to 12 months**

APR = Annual Percentage Rate. Offer available for a limited time only. Rates are based on an evaluation of each applicant's credit and debt ratio.

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## **2021 CHRISTMAS CLUB PAY OUT**

Christmas Club Savings will be paid out on October 1<sup>st</sup>, 2021. The monies will be deposited into your Regular Share Savings account.

The Christmas Club accounts will continue for those who have direct deposit. Changes may be made at any time if you want to change the amount you would like deposited.