



<b>FACTS</b>	<b>WHAT DOES MOUNTAIN LAUREL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<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.
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<b>WHAT?</b>	<p>The types of personal information we collect and share depend on the product(s) or service(s) you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Information we receive from YOU such as Name, Social Security Number, Income, etc.</li> <li>• Information about your transactions with MLFCU such as Transaction History, Account Balances, and Parties to Transactions.</li> <li>• Information from others regarding their relationship with you such as an Employer or Creditor so we may verify information you have provided to MLFCU.</li> <li>• Information from a consumer reporting agency such as your Credit Score and Credit History.</li> </ul>
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<b>HOW?</b>	All financial companies need to share members' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their members' personal information, whether MLFCU chooses to share, and whether you can limit this sharing.
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Reasons we can share your personal information	Does MLFCU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our product(s) and service(s) to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For our non-affiliates to market to you</b>	Yes	Yes

<b>MORE INFORMATION</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 <i>no longer</i> 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.
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<b>QUESTIONS?</b>	Call toll-free 1-800-721-3709 or email us at <a href="mailto:member.services@mlfcu.net">member.services@mlfcu.net</a>
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<b>WHO IS PROVIDING THIS NOTICE?</b>	MOUNTAIN LAUREL FEDERAL CREDIT UNION (MLFCU)
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<b>WHAT WE DO</b>	
How does MLFCU 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 and secured files and buildings. MLFCU regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.
How does MLFCU collect my personal information?	We collect your personal information, for example, when you: <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> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	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> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account that I hold jointly with someone else?	Your choice to limit will apply to ALL accounts you maintain with MLFCU, individually or jointly, even if the joint account holder has not submitted such a request.

<b>DEFINITIONS</b>	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Mountain Laurel Federal Credit Union does not have any affiliates.</li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Mountain Laurel Federal Credit Union include: TruStage Direct Marketing Insurance.</li> </ul>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Mountain Laurel Federal Credit Union does not jointly market.</li> </ul>

