



PRIVACY POLICY

FACTS

WHAT DOES MICHIGAN STATE UNIVERSITY FEDERAL CREDIT UNION (MSUFCU) DO WITH YOUR PERSONAL INFORMATION?

Why?

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.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

How?

All financial companies need to share members' personal information to run their businesses. In the section below, we list the reasons financial companies can share their members' personal information, the reasons MSUFCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information

Does MSUFCU share?

Can you limit this sharing?

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

Yes

No

For our marketing purposes –

To offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes –

Information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes –

Information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For nonaffiliates to market to you

Yes

Yes

To limit our sharing

- Call 517-333-2424 or 800-678-4968 —

A member service representative will assist you with your opt-out preferences.

- Visit us online at msufcu.org, log in to your account via ComputerLine, select the "Messages" option at the top of your screen and leave a secure message.

Please note:

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we can continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 517-333-2424 or 800-678-4968 or visit msufcu.org.

Who we are

Who is providing this notice?

Michigan State University Federal Credit Union

What we do

How does MSUFCU 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.

How does MSUFCU collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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:

- Sharing for affiliates' everyday business purposes — information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies with the MSUFCU name, financial companies such as Spave LLC, nonfinancial companies such as Reseda Group LLC, and other entities such as Desk Drawer Fund.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include financial companies such as insurance companies and other companies such as nonprofit organizations.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance companies, investment partners, and other financial service companies.