

Minerva Area Federal Credit Union Privacy Disclosure

MINERVA AREA FEDERAL CREDIT UNION PRIVACY NOTICE

Minerva Area Federal credit union (MAFCU) is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required to give you his privacy notice to explain how we collect, use and safeguard your personal financial information. As a member of our credit union, you also have a responsibility to safeguard your financial information. If you have any questions, please contact a member service representative at 330.868.7080.

Minerva Area Federal Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We are committed to providing you with competitive products and services designed to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Each of these companies has been approved by the Credit Union's board of directors.

We may disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions, or protect the security of our financial records.

If you terminate your membership with Minerva Area Federal Credit Union, we will not share information we have collected about you, except as permitted by law.

Minerva Area Federal Credit Union restricts access to nonpublic personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical. Electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information