

PRIVACY DISCLOSURE

Definitions	
Affiliates:	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Minerva Area Federal Credit Union has no affiliates.
Non affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Minerva Area Federal Credit Union does not share with non affiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include:</p> <ul style="list-style-type: none"> • Insurance providers • Investment services

FACTS

WHAT DOES MINERVA AREA FEDERAL CREDIT UNION 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 type of personal information we collect and share depends 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.

When you close your account, we continue to share information about you according to our policies.

How?

All financial companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information, the reason Minerva Area Federal Credit Union chooses to share, and whether you can limit this sharing.



**Minerva Area Fed.
Credit Union**

"We're your helping hand"

MinervaCreditUnion.com

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Reasons we can share your personal information	Does Minerva Federal CU?	Can you limit my sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and 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	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For non affiliates' to market to you	No	We don't share

If you wish to Opt out: Please call us at 330.868.7080

What we do	
How does Minerva Area Federal Credit Union 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 Minerva Area Federal Credit Union 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 credit or debit card. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all 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>