

# Michigan Community Credit Union Privacy Policy

## FACTS: What Does Michigan Community 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 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

When you are *no longer* our member, we continue to share your information as described in this notice.

### How?

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 Michigan Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Michigan Community Credit Union 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 products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

### 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 a member, we continue to share your information as described in this notice.

## **Who We Are: Michigan Community Credit Union**

### ***What we do***

#### **How does Michigan Community 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 Michigan Community Credit Union collect my personal information?**

We collect your personal information, for example, when you: open an account or make deposits or withdrawals from your account; pay your bills or apply for a loan; or 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; and sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.

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

Michigan Community Credit Union does not limit sharing by account but rather by individual. Therefore, your choices will apply to all of your accounts with Michigan Community Credit Union. Any joint account holder may make their own choices, or you can select on their behalf.

## **Definitions**

### ***Affiliates***

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

- *Michigan Community Credit Union has no affiliates.*

### ***Non-affiliates***

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

- *Michigan Community Credit Union does not have non-affiliates.*

### ***Joint marketing***

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

- *Our joint marketing partners include insurance, investment and credit card companies.*

## **Other important information**

### **Security Standards**

We safeguard any information our members share with us, according to strict standards of security and confidentiality. We make every effort to keep our members files complete, up-to-date and accurate. We will tell our members how and where to notify us about errors, and we will promptly make corrections.

### **Children's Privacy Online**

We do not knowingly solicit, collect, or use personal information from children under age 13. For information concerning the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov).

## **Information Collection by Companies Linked to Us**

Our online practices may not apply to information obtained by websites linked to us. Outside links are provided for your convenience. We are not responsible for the opinions, content or availability of any linked third party websites or the privacy practices of such third parties. These links do not represent an endorsement by the Credit Union for products and services that may be offered. We assume no responsibility for services or products purchased on these sites. We encourage you to review the policies and practices of each of the linked websites you choose to visit.

## **Changes to Our Privacy Policy**

We reserve the right to change our Privacy Policy by posting changes to our Privacy Policy at this location.

## **Online Practices, Information About Cookies, and Other Use-Tracking Devices**

Michigan Community Credit Union respects your privacy! Through our website, we strive to provide valuable information to you about how we may serve you. To facilitate a better online experience, we use cookies and other use-tracking devices.

Cookies are small pieces of information stored directly on your personal computer. Cookies help websites keep track of your preferences and to recognize you as a return visitor. When you return to a website you have visited before, your browser gives the information stored in the cookie back to the website's server. For example, in addition to other information, [www.micommunitycu.com](http://www.micommunitycu.com) may use a cookie to save your zip code location selection so that we can present product and service information that is available in your area. Additionally, we may use cookies to facilitate online surveys, to track how visitors use our site, or to delivery our products and services to you. We use this information to improve the content, usability and functionality of our website. Recording information in a cookie allows us to simplify and personalize your online experience, as well as delivering our products and services to you.

You may choose to set your browser to reject cookies. However, we do not recommend disabling cookies on our website because you may not be able to log in or use basic features on our website such as Online Banking. For more information see the "Help" information for the browser you are using. IF YOU DO NOT WISH TO HAVE COOKIES PLACED ON YOUR COMPUTER, YOU SHOULD SET YOUR INTERNET BROWSER TO REFUSE COOKIES BEFORE ACCESSING OUR SITE, WITH THE UNDERSTANDING THAT CERTAIN FEATURES OF THE SITE MAY NOT FUNCTION PROPERLY WITHOUT THE AID OF COOKIES. IF YOU REFUSE COOKIES, YOU ASSUME ALL RESPONSIBILITY FOR ANY RESULTING LOSS OF FUNCTIONALITY.

We recommend you complete your online transactions and log off before visiting other sites or turning off your personal computer. We also recommend that you do not visit other sites during your online banking session.

Michigan Community Credit Union may use other use-tracking devices, which may change from time-to-time as technology changes, to help diagnose problems and to administer our website. We also may track browser types to help us understand our visitors' needs related to our website design. Michigan Community Credit Union may use Web Beacons and other devices on parts of the website. A Web Beacon, also known as a "Web Bug" or "Clear Gif," is a small, graphic image imbedded on a page of the website, included in a Web-based document or an e-mail message that is designed to permit the monitoring of who is visiting a website. Web Bugs are often invisible to you because they may be very small (only 1-by-1 pixel) and/or are made to blend in with the background color of the webpage,

document, or e-mail message. Web Bugs are identified with HTML IMG tags in the webpage. You may use the "view profiles" of the webpage you are viewing on our website to see whether the page is using a Web Bug.

With the assistance of a cookie, Web Bugs may collect the IP address of your computer, the URL of the page the Web Bugs comes from and the time it was viewed, or other personal information. For example, Web Bugs may add information to a personal profile of what sites a person is visiting and to determine what banner ads to display based on the profile. Another use of Web Bugs is to provide an independent accounting of how many people have visited a particular website and to gather statistics about web browser usage at different places on the Internet.

Our website may include advertisements for third parties and their products, and those third-party advertisements and websites may include a cookie, Web Bugs, or other device of the third party. Michigan Community Credit Union does not have control over the cookies, Web Bugs, or other devices used by third parties and do not have access to whatever information they may collect.