



We're with you all the way.

P.O. BOX 2907  
BAXTER, MN 56425

## **FACTS** WHAT DOES MID-MINNESOTA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<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.
<b>WHAT?</b>	<p>The types of personal information we collect and share depend on the products or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and credit scores</li> <li>• Account balances and transaction history</li> <li>• Credit history and loss history</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
<b>HOW?</b>	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 Mid-Minnesota Federal Credit Union chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Mid-Minnesota Federal Credit Union share?</b>	<b>Can you limit this sharing?</b>
<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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes</b> – to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For our joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes</b> – information about your transaction and experience	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>WE DON'T SHARE</b>

**QUESTIONS?** Call us at: (218) 829-0371

Who we are	
Who is providing this notice?	Mid-Minnesota Federal Credit Union
What we do	
How does Mid-Minnesota Federal Credit Union protect my personal information?	<p>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.</p> <p>We will enter into a written contract with each company with whom we have a joint marketing agreement to ensure your nonpublic personal information will be kept confidential.</p>
How does Mid-Minnesota Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or make a wire transfer</li> <li>• Deposit money or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureau 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"> <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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Mid-Minnesota Federal Credit Union does not share with our affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or non financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Mid-Minnesota Federal Credit Union does not share with nonaffiliates so they can't market to you.</i></li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies, Credit Union National Association (CUNA), Preferred Dealer Partners, and VISA processors.</i></li> </ul>