



Your Rights...Your Privacy...Your Credit Union's Commitment...

Privacy Disclosure

Security and Privacy

Maumee Valley Credit Union, your member owned financial institution, is committed to providing your financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from your application and other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provided on an application or other forms. This may be obtained from your current or past employers.

Companies and Businesses

We may disclose all the information we collect, as described previously and as permitted by law to companies and businesses that perform marketing services on our behalf or to other financial institutions with which we have a joint marketing agreements. To protect our members' privacy, we only work with companies or businesses that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies or businesses to sell the member information we provide to other third parties. In order to conduct business of the credit union, we may also disclose nonpublic personal information about you under the 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, and follow your instructions as you authorize, or protect the security of our financial records.

Disclosure of Information Terminating Membership

If you terminate your membership with Maumee Valley Credit Union we will not share information we have collected about you, except as permitted or required by law.

Children's Online Privacy Policy

The privacy of our young members and other young visitors to our Maumee Valley Credit Union, Inc. (MVCU) website is of great importance to us. Because we respect your privacy, MVCU has adopted the following privacy policy, which conforms to the Children's Online Privacy Protection Act of 1998:

- MVCU may collect information on domain names, dates, and times of visits to MVCU's website. The information collected, will not include any personal identifiers. If the information is collected, it will only be used to recorded website visits to help assess the overall value of the website.
- With the exception of the usage described above, visitor information is NEVER sold, given, or disclosed to third parties.

- No cookies are required
- MVCU may use feedback information received by e-mail from visitors to respond to raffle entries, inquiries, comments, or suggestions
- E-mail information is never sold, given, or disclosed to third parties.

Should a child whom we know to be under the age of 13 send personal information to MVCU, we will only use that information to respond directly to that child, seek parental consent or provide parental notice.

How We Protect Your Information

We restrict access to nonpublic information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with regulations and leading industry practices to safeguard your nonpublic personal information.

Website Users

Although our website does not require you to disclose any personally identifying information, you may choose to provide this to use one of our products and services. These products may include, online banking, applying for a loan, or other services which require personal information to complete your request. E-mail addresses are collected from members who request electronic services and from our website users who choose to provide their addresses to us. No confidential information is collected from you online, unless you have provided it to us.

We do not store confidential or sensitive information through the use of cookies. Cookies are small pieces of information a website stores on a visitor's web browser to remind the site about the user the next time the site is visited. Our use of cookies enhances our members' online transactions and eases navigation through our web site. For some applications, such as online transactions, cookies are required to help protect the privacy of a member's transactions by terminating the session if the member forgets to log out.

Links to other websites are provided solely as a convenience to you. Maumee Valley Credit Union does not control and is not responsible for any of these sites and their content or their privacy policy.

What Members Can Do To Help

Maumee Valley Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINS (Personal Identification Numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it
- Keep your information with us current. If you address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have any questions. Please do not hesitate to call us at 419-382-4071 – we are here to serve you!



Privacy Notice

Rev January 2014

FACTS	What Does Maumee Valley 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> * Social Security Number * Credit History * Account Balances * Credit card or other debt * Payment History * Checking account information <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons Maumee Valley Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Maumee Valley CU 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	No	We don’t share
For joint marketing with other financial companies	No	We don’t share
For our affiliate’s everyday business purposes – Information about your transactions and experiences	No	We don’t share
For our affiliate’s everyday business purposes – Information about your credit worthiness	No	We don’t share
For non-affiliate’s to market to you	No	We don’t share

Questions?	Call toll free – 1-800-890-7931 or email us at mvcuweb@accesstoledo.com
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Who are we?	
Who is providing this notice?	Maumee Valley Credit Union
What we do	
How does Maumee Valley 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 Maumee Valley 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 *Apply for a loan *Use your credit or debit Card *Make deposits or withdrawals from your account *Show your driver's license <hr/> <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 give you the right to limit only:</p> <ul style="list-style-type: none"> *Sharing for affiliates' everyday business purposes – *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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <p>*Maumee Valley CU does not share with our affiliates</p>
Non-Affiliates	<p>Companies not related by common ownership or control. The can be financial or nonfinancial companies.</p> <p>*Maumee Valley CU does not share with non-affiliates</p>
Joint Marketing	<p>A formal agreement between non-affiliate financial companies that together market financial products or services to you</p> <p>*Maumee Valley CU doesn't jointly market.</p>