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[Privacy Policy](#)



Definitions

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

Michigan First Credit Union has no affiliates.

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

Michigan First Credit Union does not share with nonaffiliates so they can market to you.

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

Our joint marketing partners include insurance companies, securities brokers and membership rewards providers.

What does Michigan First 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 account balances
- Payment history and transaction or loss history
- Account transactions and credit card or other debt

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

How? All financial companies need to share customers' personal information to run their everyday

business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Michigan First Credit Union chooses to share; and whether you can limit sharing.

Reasons we can share your personal information		
	Does Michigan First 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	Yes	No
For joint marketing with other financial companies	Yes	No
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 credit worthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 800.664.3828.

What we do

How does Michigan First Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Use your credit or debit card
- Give us your employment history
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

Why Can't I limit 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
- Sharing for nonaffiliates to market to you

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

Privacy and Our Website

Visitors to Michigan First's websites will remain anonymous prior to logging in or entering information into any forms. We do not collect personal identifying information about visitors to our websites prior to login or form completion. Our servers collect standard non-identifying information about visits to our websites, such as date and time visited, IP address, city, state, country and traffic patterns of page visits. This

such as date and time visited, IP address, city, state, country and traffic patterns of page visits. This information is used to compile standard statistics on website usage and traffic patterns.

If you have provided identifying information via e-mail or form (e.g., name and address), your information will not be sold and may only be transferred to third parties if it directly relates to a product or service you use that is contracted through one of our joint partnerships (i.e. our credit card vendor, mortgage provider, etc.). We may also use the information for internal statistical purposes or to send you communications about products and services you have requested or may have potential interest in.

We are committed to the security of personal information and make every effort to ensure that whenever possible. If you select an external link from any of our web pages, you are leaving our site pages and we cannot be held responsible for any information that may be gathered externally. Michigan First is not responsible for the content or availability of sites linked to from our website. We take reasonable precautions to assure that all of the websites we link to from our website respect your right to privacy; however, we cannot guarantee it. Please check sites for certification before submitting confidential information.