

## Privacy Policy

Privacy Policy

REV. 09/12

<b>FACTS</b>	WHAT DOES MICHIGAN STATE UNIVERSITY 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>	The types of personal information we collect and share depend on the products or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul>
<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 Michigan State University Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Michigan State University Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transaction, maintain your accounts(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	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<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 nonaffiliates to market to you</b>	NO	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 517-333-2424 or 800-678-4968 - our member service representatives will assist you in your opt-out preference.</li> <li>• Visit us online: <a href="http://www.msufcu.org">www.msufcu.org</a>, login to your account via ComputerLine, select the "Messages" option at the top of your screen and leave a secure message.</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at anytime to limit our sharing.</p>
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<b>Questions?</b>	Call 517-333-2424 or 800-678-4968 or go to <a href="http://www.msufcu.org">www.msufcu.org</a>
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<b>What we do</b>	
<b>How does Michigan State University Federal Credit Union protect my personal information?</b>	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.
<b>How does Michigan State University Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes- information about your credit worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul>

What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>Michigan State University Federal Credit Union has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>Michigan State University Federal Credit Union does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>Our joint marketing partners include insurance companies.</li> </ul>

### Online Privacy

Our privacy policy is the same whether you are online or not. At our website, [www.msufcu.org](http://www.msufcu.org), you may apply for membership, accounts, loans and services. You may also communicate with us via the secure "Contact Us" form. To protect information you provide us online, we use multiple levels of security. All applications, forms and ComputerLine transactions are submitted to us securely using the industry standard "Secure Socket Layer" (SSL) encryption to secure your submission. MSUFCU uses 128-bit encryption and we use firewalls to secure your information. A firewall is a security measure that insulates the credit union's computer network from the World Wide Web. We analyze the traffic coming in and out of the firewall, which could indicate intrusion activity and computer viruses. MSUFCU contracts with a third-party technology specialist to try to penetrate our network and evaluate the security of our online applications and ComputerLine. MSUFCU has successfully passed each evaluation and is annually certified as a secure site. To read more about online security requirements [click here](#).

### Links to Other Web Sites

Links from our website are provided for your convenience only. These linked sites are separate from our credit union's web site. We are not responsible for the content or availability of any linked third party websites or the privacy practices of such third parties. In addition, a link from our website to another does not indicate that MSU Federal Credit Union endorses the services or policies of such third party websites. You should always investigate the information practices of all websites that you access and carefully examine the privacy policies of any websites linking to or from our website. Information collected from the linked websites will be subject to the information practices of those websites.

### Our Use of Cookies

If you conduct transactions with MSUFCU via ComputerLine, you may notice our use of Internet cookies. Cookies are a small text file assigned and attached by a web server to the directory file on your computer. Cookies enable our systems to recognize your browser and your information as you navigate and conduct transactions within ComputerLine. If we did not use cookies within ComputerLine, you would need to enter your account number and password each time you wanted to see another page or each transaction you initiate. ComputerLine uses temporary session cookies that are stored on your Computer only during your current session and are automatically deleted from your computer when you close your browser. No information is collected from your computer.

### Children's Online Privacy Protection Act (COPPA)

MSUFCU does not knowingly collect, nor is our web site designed or directed to use personal information from children under the age of 13 without containing verifiable consent from their parents. We do offer three children's programs on our web site: Sweet Pea for children ages 0-4, Dollar Dog Kids Club for children ages 5-12, and the Cha-ching program for teens age 13-17. Unless applying for MSUFCU membership, no information is collected from children to participate in the online activities and information found in these areas of our website.

**Sweet Pea:** Contains an online membership application that is designed to be submitted by a parent or guardian. In this membership application we ask information about the child for the purpose of establishing a Sweet Pea account for membership. Information directly collected from the submitted application includes the child's name, social security number, birth date and address. Before the application can be submitted, the parent/guardian has to agree to consent to submit this information solely for the purpose of establishing a Sweet Pea account at MSUFCU. Parents/guardians have the ability to review the personal information collected prior to submitting the application. The child's name, age, and address information will also be used to send via U.S. Postal Mail a yearly Sweet Pea account birthday card. At any time a parent/guardian may contact MSUFCU and ask that the submitted information no longer be used to contact the child. MSUFCU staff will have access to the information collected. You may reach the credit union at 517-333-2424 or toll-free 800-MSU-4-YOU or by sending a secure message using the "Contact Us" form at [www.msufcu.org](http://www.msufcu.org). In accordance with MSUFCU's privacy policy, at NO TIME is the child's information provided to a third party.

Michigan State University Federal Credit Union savings are federally insured to at least \$250,000 by the NCUA and backed by the full faith and credit of the United States Government. View our Privacy Policy and read our disclaimer regarding links to other sites.

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