



*Educating Our Members  
to Reach Their Financial Goals*

- Home
- Join
- Loans
- Savings & Checking
- Credit Cards
- Service & Access
- Business Services
- Rates

## Privacy Policy

- ONLINE BANKING
- PAYDAY LOAN APP
- LOAN APPLICATION

What does Mid Cities Credit Union do with your financial information?

Download the Privacy Policy to view or print [\[download the PDF\]](#)

Download the Important Privacy Choices for Consumers to view or print [\[download the PDF\]](#)

### 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 Mid Cities Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mid Cities Credit Union 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 creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

### What we do

<b>How does Mid Cities 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.
--	---

## How does Mid Cities Credit Union collect my personal information?

We collect your personal information, for example when you

- open an account or deposit money
- pay your bills or apply for a loan
- provide account information

We also collect your personal information from other, 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
- sharing for nonaffiliates to market to you

## Definitions

### Affiliates

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

- Mid Cities Credit Union has no affiliates

### Nonaffiliates

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

- Mid Cities 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 mortgage bankers, securities broker-dealers and insurance agents

## Other important information

California law provides that a consumer has the right to control the sharing of personal and financial information with outside companies with to provide financial products and services. To exercise your right, refer to the separate notice titled, "[Important Privacy Choices for Consumers](#)" which is provided to you by Mid Cities Credit Union.

## Questions?

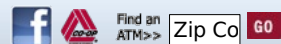
Call us at (310) 638-5147

## [Contact Us](#)

Sign Up for Email Communication Enter Your Email

Address:

Email:



[About Us](#) | [Contact Us](#) | [Privacy](#)  
| [Disclaimers](#)



©2011 Mid Cities Credit Union. By members' choice, your deposits are insured by American Share Insurance up to \$250,000 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.