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Privacy Policy

Rev. 1/11

Facts: WHAT DOES MODERN EMPLOYEES FEDERAL 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 checking account information
- credit history and employment information
- income and payment history

When you are *no longer* our customer, 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 Modern Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

For our everyday business purposes –

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus

Does Modern Employee Federal Credit Union share? Yes
Can you limit this sharing? No

For our marketing purposes –

to offer our products and services to you

Does Modern Employee Federal Credit Union share? Yes
Can you limit this sharing? No

For joint marketing with other financial companies -

Does Modern Employee Federal Credit Union share? Yes
Can you limit this sharing? No

For our affiliates' everyday business purposes –

information about your transactions and experiences

Does Modern Employee Federal Credit Union share? No
Can you limit this sharing? We don't share

For our affiliates' everyday business purposes –

information about your creditworthiness

Does Modern Employee Federal Credit Union share? No
Can you limit this sharing? We don't share

For our affiliates to market to you -

Does Modern Employee Federal Credit Union share? No
Can you limit this sharing? We don't share

For nonaffiliates to market to you -

Does Modern Employee Federal Credit Union share? No
Can you limit this sharing? We don't share

Questions? Call 270-685-1025

What we do

How does Modern Employees Federal 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 Modern Employees Federal 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 or make a wire transfer
- make deposits or withdrawals from your account

We also collect your personal information from others, 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

State law and individual companies may give you additional rights to limit sharing.

Online Banking

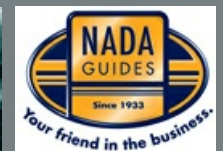
[Log In](#)

Modern Employees Federal Credit Union

1727 Moseley Street
Owensboro, KY 42303

Phone: 270-685-1025
or 800-685-1332
Fax: 270-685-1380

Hours: Mon. - Fri. 8:30am - 5:00pm



Definitions

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

- *Modern Employees Federal Credit Union has no affiliates*

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

- *Nonaffiliates we share with can include government agencies, nonprofit organizations, plastic card processors (credit/debit/ATM), consumer reporting agencies, data processors, and check/share draft printers*

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

- *Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT*

Other important information