

Privacy Policy

Rev. December 2010



4400 Hwy 39 N
 P O Box 3338
 Meridian, MS 39303
 Ph: 601-693-8563
 www.munafederal.com

FACTS	WHAT DOES MUNA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?		1	
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.		2	
What?	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores 		3	
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 MUNA Federal Credit Union chooses to share; and whether you can limit this sharing.		4	
	Reasons we can share your personal information	Does MUNA Federal Credit Union share?	Can you limit this sharing?	5
	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	Yes	
	For our affiliates' everyday business purposes —information about your transactions and experiences	No	We do not share	
	For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share	
	For our affiliates to market to you	No	We do not share	
	For non-affiliates to market to you	No	We do not share	
To limit our sharing	<ul style="list-style-type: none"> • Visit us online at www.munafederal.com or mail in the form below. 			6
<p>Please Note: If you are a <i>new</i> member, we can begin sharing your information [30] days from the date we sent you this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> <p>Questions? Call us at 601-693-8563 or visit us online at www.munafederal.com.</p>				

Mail-In Form	Do not share my personal information with other financial companies to jointly market to me.		
If you have a joint account, your choice(s) will apply to everyone on your account.	Name		Account No.
	Address		
	City, State, ZIP		
Mail to: MUNA Federal Credit Union, P O Box 3338, Meridian, MS 39303			

Who We Are		7
Who is providing this notice?	MUNA Federal Credit Union.	
What We Do		8
How does MUNA Federal Credit Union protect my personal information?	We maintain strict policies and security controls to assure that member information in our computer systems and files is protected. Our employees and agents are permitted access to member information that they may need to perform their jobs and to provide service to you. Our employees and agents have access to such member information as necessary to conduct a transaction or respond to your inquiries. All employees and agents are trained to respect member privacy. No one except our employees and agents have regular access to the Credit Union computer system and records storage. The Credit Union has established internal security controls, including physical, electronic, and procedural safeguards to protect the information you provide us and the information we collect about you. We will continue to review our internal security controls to safeguard your member information as we employ new technology in the future.	
How does MUNA Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from your accounts We also collect your personal information from others, including credit bureaus or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.	
Definitions		9
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • MUNA Federal Credit Union has no affiliates. 	
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • MUNA Federal Credit Union does not share with non-affiliates so that they can market to you. 	
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"> • Investment companies • Insurance companies • Other financial service providers 	