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Summertime Loans

- Borrow up to \$1,000
- Low 8% APR*
- 6 Month Term
- Automatic Payment Required

May 1st - August 31st
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*APR = Annual Percentage Rate

Privacy Policy

FACTS FM6

WHAT DOES MUTUAL SAVINGS 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 Payment History
- Name and Address
- Account Number and Balances

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 Mutual Savings Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does MUTUAL SAVINGS 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

NO

For our affiliates’ everyday business purposes - information about your creditworthiness

NO

YES

For our affiliates to market to you

NO

YES

For nonaffiliates to market to you

YES

YES

To limit our sharing

Complete and mail the Opt-Out Form below.

Please note:

If you are a *new member*, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* a member of Mutual Savings Credit Union, we stop sharing your information as described in this notice.

Questions?Call 1-800-771-6695 or (404) 584-4764 or go to www.mutualsavingscu.org**MAIL-IN OPT OUT FORM**

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name**Address****City, State, Zip****Member Number**

Mail To: Mutual Savings Credit Union
10 Peachtree Place
Atlanta, GA 30309

MUTUAL SAVINGS CREDIT UNION (MSCU)**Who we are****Who is providing this notice?**

Mutual Savings Credit Union
 10 Peachtree Place
 Atlanta, Georgia 30309

What we do**How does Mutual Savings 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 Mutual Savings 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
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus.

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 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?

As the Primary Account Member, your choice will apply to everyone on the account.

Definitions**Affiliates**

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

- Mutual Savings Credit Union does not have affiliates at the present time.

Nonaffiliates

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

- Mutual Savings Credit Union contracts with quality third-parties essential to operations and the delivery of our products & services. These third-parties only have access to member personal information necessary to successfully deliver the product or services contracted for.

Joint marketing

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

	<ul style="list-style-type: none"> • Mutual Savings Credit Union occasionally will work with a quality third-party to offer core financial products & services to members. These third-party partners are only provided member information necessary to offer and deliver the specific product or service offered. MSCU does not sell membership mailing lists and prohibits third-party product and service providers from doing the same with MSCU member information. MSCU takes the security of member information very seriously and expects any third-party to have satisfactory information security protocols.
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Other important information

Mutual Savings Credit Union values the trust our members have placed in us. We occasionally allow for third-parties to contact members by mail provided the information provided is accurate and offers a good "value proposition". When this is done, only member name and address information is provided.

MSCU may report information about your account to credit bureaus. Late payments, missed payments or other unsatisfactory account performance may be reflected in your credit report.

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This Credit Union is federally insured by
the National Credit Union Administration



We Do Business in Accordance with the Federal
Fair Housing Law and the Equal Credit Opportunity Act.