

Privacy Notice & Disclosure

FACTS	WHAT DOES MAINE STATE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your information. Federal law gives members 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 products or services you have with us. This information can include: Social Security Number and Income Account Balances and Payment History Credit History and Credit Score
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 Maine State Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Maine State CU 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 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

Questions?	Call 800-540-8707 or go to www.mainstatecu.org
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Who we are	
Who is providing this notice?	Maine State Credit Union
What we do	
How does Maine State Credit Union protect my information?	<p>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.</p> <p>We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products and services to you.</p>
How does Maine State Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> •Open an account or deposit money •Pay your bills or apply for a loan •Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> •Sharing for affiliates' everyday business purposes – information about your credit worthiness •Affiliates from using your information to market to you •Sharing for non-affiliates to market to you

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Maine State Credit Union has no affiliates.</p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies. Maine State Credit Union does not share with non-affiliates so they can market to you.</p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance companies.</p>