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[michiganlegacycu.org](http://michiganlegacycu.org)

**2020**  
**Privacy Policy**  
**Disclosure and Statement**

FACTS	WHAT DOES MICHIGAN LEGACY 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 know what we do.
What?	The types of information we collect and share depends on the products and services you have with us. This information can include: <ul style="list-style-type: none"> <li>● Social Security number and income</li> <li>● Account balances and payment history</li> <li>● Account transactions and checking account information</li> <li>● Name and address</li> </ul> If you are no longer our member we continue to share information described in this notice.
How?	All financial companies need to share members' personal information to run their everyday business. In the sections below, we list the reasons financial companies can share their member's personal information; the reasons Michigan Legacy Union (MLCU) chooses to share; and whether you can limit this sharing

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES SHARE?	CAN YOU LIMIT THIS SHARING?
<b>For everyday business purposes</b> – Such as to process transactions, maintain your account(s), respond to court orders or internal investigations, or report to credit bureaus	Yes	No
<b>For marketing purposes</b> – to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> – Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – Information about your credit worthiness	No	We do not share
<b>For non-affiliates to market you</b>	No	We do not share
<b>To Limit Our Sharing</b>	There are four ways to change the available options: <ul style="list-style-type: none"> <li>● Go to It's Me 247 our Home Banking Service and click on "My Preferences" at the top of the screen, then "My Contact Options".</li> <li>● Call a member service representative at any branch office.</li> <li>● Send us your request by clicking on the "Contact Us" option at the top right on our website's homepage; DO NOT include your account number.</li> <li>● Mail your request to any of our branch offices.</li> </ul>	
<b>Questions?</b>	Call toll free 800-552-8643 or visit us at <a href="http://www.michiganlegacycu.org">www.michiganlegacycu.org</a>	

<b>WHO WE ARE</b>	
<b>Who is providing this notice?</b>	Michigan Legacy Credit Union
<b>How does MLCU collect my information?</b>	<p>To protect your personal information from unauthorized access or use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>MLCU regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.</p>
<b>How does MLCU collect my information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>● Open an account or deposit money</li> <li>● Pay your bills or apply for a loan</li> <li>● Use your credit or debit card</li> <li>● Complete the Contact Us form on our website</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, and/or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>● Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>● Affiliates from using your information to market to you</li> <li>● Sharing for non-affiliates to market to you</li> </ul>

<b>DEFINITIONS</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● Our affiliates include: no affiliates.</li> </ul>
<b>Non Affiliates</b>	<p>Companies not related by common ownership or control They can be financial and on financial companies.</p> <ul style="list-style-type: none"> <li>● MLCU does not share with non-affiliates.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● Our joint marketing partners include investment, insurance, other financial service companies and marketing &amp; advertising firms including: LPL Financial, CUNA Mutual, and Neighborhood Mortgage Solutions</li> </ul>