

MIDFLORIDA, Your Community Credit Union

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Privacy Notice

Revised 02/2014

What does MIDFLORIDA 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
- Account Balances
- Payment History
- Transaction History
- Overdraft History
- Account Transaction

When you are no longer a member, 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 MIDFLORIDA 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

Does MIDFLORIDA Credit Union share?	Can you limit this sharing?
Yes	No

and legal investigations, or report to credit bureaus

For our marketing purposes -

Yes

No

to offer our products and services to you.

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes -

Yes

No

information about your transactions and experiences

For our affiliates' everyday business purposes -

No

We don't share

information about your creditworthiness

For nonaffiliates to market to you

No

We don't share

Questions?

Call toll free (866) 913-3733

What We Do

How does MIDFLORIDA 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 MIDFLORIDA Credit Union collect my personal information?

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

We collect your personal information, for example, when you:

Open an account

Apply for a loan

Use your credit or debit card

Make a wire transfer

Make deposits or withdrawals from your account

Why can't I limit all sharing?

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include:

Financial companies such as: MIDFLORIDA Insurance Services, LLC.

Nonaffiliates Companies not related by common ownership or control. They can be financial and non-financial companies. MIDFLORIDA Credit Union does not share with nonaffiliates so they can market to you.

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include securities broker dealers and insurance companies.

Questions?

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