



Financial privacy is protected at the Memphis City Employees Credit Union

At the Memphis City Employees Credit Union, we know how important your financial privacy is. That is why we take pride in the measures we use to ensure our member's privacy rights. The law requires that we provide information describing how we protect the privacy of our members, and this publication serves as our notice. Throughout the rest of this publication, the words, "we, our, and us" refer to the Memphis City Employees Credit Union, and the words, "you, and your" refers to our members.

Collections and Disclosures

Our members are made aware of the sources for nonpublic personal information that we collect and what measures we take to secure that information. Our members are also made aware of the information that we share with other parties. We collect private personal information from the following sources:

- applications or other forms
- transactions with us
- transactions with nonaffiliated third parties
- consumer reporting agencies

As permitted by law, we may disclose certain nonpublic information to nonaffiliated third parties. These nonaffiliated third parties include financial service providers such as mortgage and insurance companies. However, you do have the right to block the disclosure of your private information to such organizations. Moreover, this decision will apply to all products and services you receive from us. Also, if you have a joint account, your decision will affect all participants of the account.

We may also disclose the information we collect to companies that perform marketing services for us, according to federal law. However, you do not have the right to block disclosure of your personal information from these businesses. We also reserve the right to disclose your information to other financial institutions with which we have joint marketing agreements.

At the Memphis City Employees Credit Union, former members' financial privacy is just as important as that of our current member's. Therefore, we do not disclose nonpublic information about former members, except that which is permitted and/or required by law.

Restrictions of Access

Access to nonpublic personal information about you is seriously restricted aside from employees who need that information to provide products or services to you. We also maintain federally regulated physical, electrical, and procedural safeguards to further protect your financial privacy.