



3600 Coffee Road, Modesto, Ca 95355

# Federal Privacy Notice

Rev. June 2018

## FACTS

### WHAT DOES MOCSE FEDERAL 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 income
- account balances and transaction/payment history
- credit history and assets

#### 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 Mocse Federal Credit Union chooses to share; and whether you can limit this sharing.

#### Reasons we can share your personal information

<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<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	We have no affiliates	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	We have no affiliates	We don't share
<b>For our affiliates to market to you</b>	We have no affiliates	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

#### To limit our sharing

- Call us at **800-44-Mocse** ((800) 446-6273)
- Online at <https://www.mocse.org/Disclosures> under Privacy and Security

Please note:

If you are a *new* customer, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### Questions?

Call **800-44-Mocse** ((800) 446-6273) or go to <https://www.mocse.org/Disclosures>

<b>Who is providing this notice?</b>	Mocse Federal Credit Union
<b>How does Mocse Federal Credit Union protect my personal information?</b>	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.
<b>How does Mocse Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <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> </ul> We also collect your personal information from others, such as credit bureaus, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Mocse Federal Credit Union has no affiliates</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Mocse Federal Credit Union does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include providers of investment and financial services and insurance companies.</i></li> </ul>

### Other important information

California law gives its residents the right to limit sharing with joint marketing partners. We extend this right to all our members.

This policy is effective June, 2018 and replaces any previous privacy notice provided to you. We can change this policy by notifying you in writing. If the change will affect your ability to restrict sharing of your personal information, we will give you 30 days' advance notice. "Member" also refers to non-member joint owners of accounts and non-member obligors on loans.

**California members: You will also receive a separate notice required by California law regarding your privacy choices. If we receive inconsistent instructions from you on the California election form and this form, we will follow the instructions most protective of your privacy.**