



FACTS		What Does Main Street Financial Federal Credit Union (MSFFCU) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number • Payment History • Transaction History • Credit Card or Other Debt • Mortgage Rates and Payments 		
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 MSFFCU chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does MSFFCU 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 our products and services to you		Yes	No
For joint marketing with other financial companies		No	We do not share
For our affiliates' everyday business purposes— information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness		No	We do not share
For nonaffiliates to market to you		No	We do not share
QUESTIONS?	Call 800.436.8328 for more information.		

WHAT WE DO	
How does MSFFCU 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 MSFFCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account • apply for a loan • use your credit or debit card • make a wire transfer • deposit money <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 creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Financial Service Centers Cooperative, Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Main Street Financial Federal Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Main Street Financial Federal Credit Union doesn't jointly market.



Important Online Security Information

Main Street Financial Federal Credit Union wants to ensure the online protection of your personal and account information. Please note:

- Main Street Financial Federal Credit Union will not ask you to submit personal or account information via email.
- For your protection, any email sent from Main Street Financial Federal Credit Union, including member service emails or email alerts, will require that you successfully login to our secure website at www.msfinancialfcu.org before entering any personal information.
- If you ever receive an email appearing to be from Main Street Financial Federal Credit Union that asks for personal information such as your Account Number or Social Security Number, do not respond to the email. Please notify us immediately at 800.436.8328.

Responding to Email and Internet Related Fraudulent Schemes

The number one rule.... do not respond! Call or contact Main Street Financial Federal Credit Union and let us know of the unusual email.