

FACTS

WHAT DOES MOUNTAIN AMERICA 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:

- Name, address, Social Security number and income
- Credit history and credit scores
- Account balances and transaction history

When you are no longer our member, we will only continue to share your information as permitted or required by law 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 Mountain America Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mountain America Credit Union 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	Yes ¹	No
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 don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-748-4302, go to macu.com or write to us at Mountain America Credit Union, P.O. Box 2331, Sandy, UT 84091.

¹ See Other important information section below for CA and VT residents.

Who we are

Who is providing this notice?

Mountain America Credit Union

What we do

How does Mountain America 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.

Additionally, we restrict access to nonpublic personal information to our employees, employees of our affiliates and those who need information in order to provide products or services to you.

How does Mountain America Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit/withdraw money
- Apply for any credit union service(s)
- Pay your bills or apply for a loan
- Use your credit or debit card(s)
- Visit our website
- Obtain a product or service from Mountain America Financial Services, LLC or Mountain America Insurance Services, LLC

We also collect personal information about you from others including credit bureaus and other companies

Why can't I limit all sharing?

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 nonfinancial companies.

- *Our affiliates are Mountain America Financial Services & Mountain America Insurance Services.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Mountain America Credit Union does not share with non affiliates 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 investment and financial service providers and insurance companies.*

Other important information

CA: We do not share information with joint marketing partners for members with a mailing address in California.

VT: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.