

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.

| <i>Reasons we can share your personal information</i> | <i>Does Mountain America Credit Union share?</i> | <i>Can you limit this sharing?</i> |
|---|--|------------------------------------|
| <i>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</i> | <i>Yes</i> | <i>No</i> |
| <i>For our marketing purposes— to offer our products and services to you</i> | <i>Yes</i> | <i>No</i> |
| <i>For joint marketing with other financial companies</i> | <i>Yes</i> | <i>No</i> |
| <i>For our affiliates' everyday business purposes— information about your transactions and experiences</i> | <i>Yes</i> | <i>No</i> |
| <i>For our affiliates' everyday business purposes— information about your creditworthiness</i> | <i>No</i> | <i>We don't share</i> |
| <i>For our affiliates to market to you</i> | <i>No</i> | <i>We don't share</i> |
| <i>For nonaffiliates to market to you</i> | <i>No</i> | <i>We don't share</i> |

Questions?

Call 1-800-748-4302, go to www.macu.com, or write to us at Mountain America Credit Union, PO Box 9001, West Jordan, UT 84084.

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? | <p>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.</p> <p>Additionally, we restrict access to nonpublic personal information to our employees, employees of our affiliates and those who need to know that information in order to provide products or services to you, to collect delinquencies or to otherwise deal with you accounts.</p> |
| How does Mountain America Credit Union collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ 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) ■ Obtain information from our website ■ Obtain a product or service from Mountain America Financial Services, LLC or Mountain America Insurance Services, LLC <p>We also collect personal information about you from others, including credit bureaus and 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"> ■ <i>Our affiliates are Mountain America Financial Services & Mountain America Insurance Services.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Mountain America Credit Union does not share with non-affiliates so they can market to you.</i> |
| 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"> ■ <i>Our joint marketing partners include investment and financial service providers and insurance companies.</i> |
| Other important information | |
| <p>Mountain America Credit Union reserves the right to modify, change or amend this Privacy Statement at any time without notice other than as expressly required by applicable law. Since privacy practices may change, please check www.macu.com regularly to view the most current version of our privacy statement.</p> <p>Mountain America Federal Credit Union does business as Mountain America Credit Union.</p> | |