

FACTS**What does Mid Carolina CU 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 type 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 account balances, Transaction history and checking account information and Payment history and income. When you are no longer our member, we continue to share your information 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 Mid Carolina Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Mid Carolina CU 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 service to you	YES	NO
For joint marketing with other financial companies	YES	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 non-affiliates to market to you ▪ To offer products and services to you	NO	We Don't Share
To Limit Our Sharing	Call us toll free at 800-000-0000 or 803-432-8521. Please note: If you are a new member, we can begin sharing your information 30 days from the date we provided 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 (803) 432-8521 or go to www.midcarolinacu.com	

Who we are	
Who is providing this notice?	Mid Carolina Credit Union
What we do	
How does Mid Carolina CU 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, secured files and buildings.
How does Mid Carolina CU 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 apply for a loan ▪ Apply for any credit union service ▪ You visit our website, provide us information on any online application or transaction, or information you send to us by email. ▪ Use your debit or credit card or pay your bills ▪ Make deposits to or withdrawals from your accounts ▪ <p>We also collect 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 non-affiliates 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. We share information with the following affiliated companies.</p> <ul style="list-style-type: none"> ▪ Mid Carolina Credit Union has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Mid Carolina 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: Joint marketing partners including insurance companies, investment companies and direct marketing companies.
Other important information	
<p>To Opt out of joint marketing programs contact: Mid Carolina CU E-Services Department at 803.432.8521 or,</p> <p>Submit notice requesting the opt-out privilege. The notice should include your name, address and account number. The Notice should be mailed to: Mid Carolina CU C/O E-Services Department PO Box 549 Lugoff, SC 29078</p>	

PRIVACY POLICY

Trust has always been the foundation of our relationship with our members. To preserve your trust, we pledge to protect your privacy by adhering to the practices described below. By signing any application or agreement with us, or your use or continued use of any of our services after receiving this document, you jointly and severally agree to the terms and conditions set forth in the Policy and Agreement. In this Agreement the terms “we” “our” or “us” means Mid Carolina Credit Union; and the terms “you or “your” means all members, consumers, borrowers and guarantors. This policy is intended to benefit only the parties to this Agreement, and provides no benefits or rights to any other persons.

The Types of Information We Collect: We only collect information about our members for lawful business purposes, or as otherwise required by applicable law. We collect information about our members from the following sources: (a) Applications for services, verifications, current and past employers, other forms and any communications you send to us including electronic messages from which we collect your name, addresses, phone numbers, social security numbers, financial data, birth date, gender and other information; (b) Transactions involving your accounts or services with us from which we collect information such as your name, account number, balance, payment history, parties to your transactions and credit card usage; (c) Consumer Credit Reports from which we collect information regarding your creditworthiness, credit history and account activity; and (d) Certain information collected when you visit our website.

You agree that the telephone numbers, mailing and e-mail addresses provided in your Membership Application and Signature Card, or any other application or communication sent to us are publicly available and will be used to provide notices, disclosures, statements, other communications (including but not limited to our responses to your e-mail communications) and offers for certain products or services.

Web Site. Use of our web site or linking to a site we sponsor requires the use of "cookies," which are small pieces of information a web site stores on a visitor's web browser to remind the site about the user the next time the site is visited. We do not store confidential or sensitive information through the use of cookies. Our use of cookies enhances our member's online transactions and eases navigation through our web site. For certain application, such as online transactions, cookies are required to help protect the privacy of a member's transactions by, for example, terminating the session if the member forgets to log out. We collect e-mail addresses from members who request electronic services, and from users of our web site who choose to provide their addresses.

Our web site links to third party websites. We provide these links as a service. We are not affiliated with or an agent of any third party websites that are linked to our website, and when you link to a third party website, you leave our website. We want you to be aware that we are not responsible for the privacy practices of any website you access, especially if individual identifying information is being collected.

Information We Disclose. To benefit our members and former members, we only share the information described in Section above, within the Credit Union, which includes all employees, directors, agents, volunteers, committee members and field agents, and with certain trusted third parties described in this paragraph, who are obligated to maintain the confidentiality and security of your private information. We use the services of various third parties to assist us in offering financial services to our members. For example, we use the services of third parties for processing or facilitating transactions using credit cards, checks (share drafts), debit cards and other access devices including home-banking; for assistance in making loans, loan underwriting; processing loan applications, appraising collateral and for processing our outgoing mail. We also work with companies that may provide financial services such as financial planning, financial counseling, investment services, extended automotive service contracts, personal, property or other insurance, credit counseling. Fair and Accurate Credit Transactions Act: We may report information about your account(s) to third parties such as credit reporting agencies/bureaus. Late payments, missed payments, insufficient funds transactional or other defaults on your loan and share/share draft account (s) may be reflected in your credit report. We may also share information when permitted by applicable law. Because of the limited way we share information with non-affiliated third parties, we are **not** required to provide you with the opportunity to opt-out from the disclosure of information to non-affiliated third parties.

Sharing Information with Credit Union Affiliates. We share information with Palmetto Cooperative Services, Inc., a credit union service organization. This company is owned by us and other Credit Unions through ownership of the Carolinas Credit Union League. Palmetto Cooperative Services, Inc. provides the following types of services to us: item processing and collection, statement printing and mailing services. We share information about individual members with CUNA Mutual Group (CMG) which is a diversified financial services company that serves Credit Unions and their Members. CMG uses this information to offer insurance and/or mortgage lending services to our members.

We may also share information when permitted by applicable law.

Security. We are committed to taking every reasonable precaution to protect individual identifying information that you provide to us. We restrict access to nonpublic personal information about you to employees who need to know that information to provide products or services to you. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Notices and "Joint Relationships." Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

How to Protect Your Information. Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit, ATM, or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, if a caller tells you he/she is calling you on behalf of the Credit Union and asks for your account number, you should beware. Legitimate Credit Union staff would already have access to that information. It's important that the Credit Union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Protecting Children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than expressly required by applicable law.