



FACTS	WHAT DOES IH MISSISSIPPI VALLEY 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 accounts, products or services you have with us. This information can include: <ul style="list-style-type: none"><li>• Name, address, Social Security Number, and income</li><li>• Account balances and payment history</li><li>• Credit history and credit scores</li></ul>		
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 IH Mississippi Valley Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does IHMVCU share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain the account(s) you have with us, 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	Yes
For joint marketing with other financial companies		Yes	Yes
For our affiliates’ everyday business purposes—information about your transactions and experiences		Yes	No
For our affiliates’ everyday business purposes—information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For non-affiliates to market to you		No	We do not share
To limit our sharing	Call us at 309-793-6200 or mail the form below.		
<p><b>Please Note:</b> If you are a <i>new</i> member, we can begin sharing your information thirty (30) days from the date we sent you this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> <p><b>If you have questions, call us at 309-793-6200 or visit us online at <a href="http://www.ihmvcu.org">www.ihmvcu.org</a>.</b></p>			

<b>Mail-In Form</b>	<input type="checkbox"/> Do not use my personal information to offer your other products and services to me. <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me. <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
If you are on a multiple owner account, your choice(s) will apply to everyone on the account.	Name		
	Address	Account No.	
	City, State, ZIP		
	<b>Mail to: IH Mississippi Valley Credit Union, P.O. Box 1010, Moline, IL 61266-1010</b>		

**Who We Are**

Who is providing this notice?	IH Mississippi Valley Credit Union, Members' Financial, LLC and Members' Auto Solutions.
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**What We Do**

How does IH Mississippi Valley 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does IH Mississippi Valley Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• start an account</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> <li>• pay your bills</li> <li>• make deposits to or withdrawals from the accounts you have with us</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit:</p> <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as Members' Financial, LLC, Members' Insurance and IH Mississippi Valley Credit Union.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>IH Mississippi Valley Credit Union does not share with non-affiliates so that they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include:</p> <ul style="list-style-type: none"> <li>• <i>Investment Companies</i></li> <li>• <i>Insurance Companies</i></li> <li>• <i>Other financial service providers</i></li> </ul>

**Other Important Information**

All categories under "Reasons we can share your personal information" with third parties/affiliates exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties except when explicitly authorized by the subscriber.