Our Privacy Notice

IHMVCU
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www.ihmvcu.org

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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: • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores
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 • Chat with us online at www.ihmvcu.org • Visit us at any of our branches.

Please Note: If you are a *new* member, we can begin sharing your information thirty (30) days from the date we sent you this notice. When you are *no longer* 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.

If you have questions, call us at 309-793-6200, chat with us online at www.ihmvcu.org or visit us at any of our branches.

Who We Are	
Who is providing this notice?	IH Mississippi Valley Credit Union and Members' Financial, LLC

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?	We collect your personal information, for example, when you • start an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from the accounts you have with us We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: • 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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually, unless you tell us otherwise. Any account owner may limit sharing on behalf of the other account owners.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include: • *IHMVCU and Members Financial LLC are affiliates of each other.* • *Members' Property Management, LLC* • *Members' Insurance Services, LLC* • *Members' Auto Solutions, LLC.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *We not share with non-affiliates so that they can market to you.*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: • *Investment Companies* • *Insurance Companies* • *Other financial service providers*