

# FACTS

## WHAT DOES Minnesota Valley Federal Credit Union DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and <b>account balances</b></li> <li>■ <b>transaction history</b> and <b>credit history</b></li> <li>■ <b>income</b> and <b>employment information</b></li> </ul>
<b>How?</b>	All financial companies need to share <b>member's</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>member's</b> personal information; the reasons <b>Minnesota Valley Federal Credit Union</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MVFCU share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 507-387-3055 —our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="http://www.mnvalleyfcu.coop">www.mnvalleyfcu.coop</a></li> <li>■ Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 507-387-3055 or go to <a href="http://www.mnvalleyfcu.coop">www.mnvalleyfcu.coop</a>
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Mail-in Form	
	Mark any/all you want to limit: <input type="checkbox"/> Do not allow for joint marketing with other financial companies.  <input type="checkbox"/> Do not allow for nonaffiliates to market to me.
	Name
	Address
	City, State, Zip
<b>Mail To:</b>	Minnesota Valley Federal Credit Union P.O. Box 4399 Mankato, MN 56001

Who we are	
Who is providing this notice?	Minnesota Valley Federal Credit Union
What we do	
How does <b>MVFCU</b> 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.
How does <b>MVFCU</b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account                      or use your debit or credit card</li> <li>■ apply for a loan                      or provide employment information</li> <li>■ make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal 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"> <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 nonaffiliates 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 - unless you tell us otherwise.
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>Minnesota Valley Federal Credit Union has no affiliates.</i></li> </ul>
<b>Nonaffiliates</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>Non affiliates we share with can include: mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Minnesota Valley Federal Credit Union does not jointly market.</i></li> </ul>
Other important information	

