

## **Masters, Mates & Pilots Federal Credit Union Privacy Policy**

Protecting the personal information of our individual members is something Masters, Mates & Pilots Federal Credit Union takes very seriously. This Privacy Policy explains how we handle personal information about you. This policy applies to current and former members. We may amend this policy from time to time. We will send our current members our most recent notice at least annually. If you have any questions, please contact us at (410) 850-8700, x 43 or 1-800-382-7777.

While information is the cornerstone of our ability to provide service excellence, our most important asset is our members' trust. Keeping your information secure, and using it only as you would want us to, is a top priority for us at MM&P FCU.

### **Our Promise to Our Members:**

- We will safeguard, according to strict standards and security and confidentiality, any information you share with us. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.
- We will limit the collection and use of your information to the minimum we require to deliver service excellence to you, which includes advising you about our products and services, administering our business, processing your transaction, following your instructions as you authorize, or as permitted or required by law.
- Whenever it is necessary to hire other organizations to provide service, such as marketing our products and services to you, or completing your transaction, we will require them to conform to our privacy standards and allow us to audit them for compliance. Under no circumstances will information be sold to other businesses for the purpose of telemarketing, direct mail marketing, or other marketing through electronic mail.
- We will restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data and are trained in the proper handling of member information. Employees who violate our privacy policies will be subject to our normal disciplinary procedures.
- We will attempt to keep member files complete up-to-date and accurate. We will provide you access to your account information and provide you with the opportunity to make necessary changes to insure that our records are complete and accurate.

### **Information We Collect And Disclose About You**

- We may collect the following non-public information about you from a variety of sources and may disclose all the information to companies that perform on your behalf and ours {as described above}.
- From membership and loan applications and other forms, we obtain information such as name, address, social security number, and income.
- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.
- From consumer reporting agencies, we obtain information such as your credit worthiness and credit history.
- From information you provide on applications and other forms, we obtain information from current or past employers and other financial institutions you listed on the application.