



<b>FACTS</b>	<b>WHAT DOES MILLSTREAM AREA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<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 Income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Scores</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.																					
<b>How?</b>	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 Millstream Area Credit Union chooses to share; and whether you can limit this sharing.																					
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 55%;">Reasons we can share your personal information</th> <th style="width: 20%;">Does Millstream share?</th> <th style="width: 25%;">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td><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</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td><b>For our marketing purposes</b>— to offer our products and services to you</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td><b>For joint marketing with other financial companies</b></td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td><b>For our affiliates' everyday business purposes</b>— information about your transactions and experiences</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td><b>For our affiliates to market to you</b></td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">Yes</td> </tr> <tr> <td><b>For nonaffiliates to market to you</b></td> <td style="text-align: center;">No</td> <td style="text-align: center;">No</td> </tr> </tbody> </table>		Reasons we can share your personal information	Does Millstream 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	No	<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No	<b>For our affiliates to market to you</b>	Yes	Yes	<b>For nonaffiliates to market to you</b>	No	No
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<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 419-422-5626 our menu will prompt you through your choices</li> <li>• Visit us online: <a href="http://www.Millstreamcu.com">www.Millstreamcu.com</a></li> </ul> <p><b>Please note:</b> If you are a new member, we can begin sharing your information 30 days from the date we sent 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.</p>																					

<b>Questions?</b>	Call 419-422-5626 or go to <a href="mailto:macu1007@millstreamcu.com">macu1007@millstreamcu.com</a>
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**Who we are**

**Who is providing this notice?**

**Millstream Area Credit Union**

**What we do**

**How does Millstream Area 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 and secured files and buildings.

**How does Millstream Area CU collect my personal information?**

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or check card

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

**Definitions**

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.  
-Our affiliates include financial companies, such as Cuna Mutual Insurance Company; and non-financial companies, such as our credit union service organizations.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
-Millstream Area Credit Union does not share information with non-affiliates, so they cannot 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 advertising/marketing agencies, such as CUNA Mutual Group's MEMBERCONNECT, and financial advisors.



Each account insured up to \$250,000 by American Share Insurance. This institution is not federal insured. MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.