



FACTS

WHAT DOES MICHIGAN SCHOOLS AND GOVERNMENT 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 product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

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 Michigan Schools and Government Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MSGCU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), 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	NO	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?

Call 586-263-8800 or 866-674-2848 or go to www.msgcu.org



What we do	
How does Michigan Schools and Government Credit Union protect my personal information?	We restrict access to your personal and account information to those employees who need to know the information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.
How does Michigan Schools and Government Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ 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

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Michigan Schools and Government Credit Union does not share with our affiliates so they can market to you.</i>
Nonaffiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Michigan Schools and Government Credit Union does not share with our affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include insurance companies.</i>



Internet Security	
Internet Cookies	<p>If you conduct transactions with MSGCU via Internet Account Access, you may notice our use of Internet cookies. Cookies are a small text file assigned and attached by a web server to the directory file on your computer. Cookies enable our system to recognize your browser and your information as you navigate and conduct transactions within MSGCU Internet Account Access. MSGCU Internet Account Access uses temporary session cookies that are stored on your computer only during your current session and are automatically deleted from your computer when you close your browser. If you log out of the Internet Account Access session, you must login again with your user ID and password to re-enter the session. This procedure prevents another user from gaining access to the Internet Account Access session when using the same computer.</p>
Third-Party Website Links	<p>Our website may contain links to other websites; these links are separate from MSGCU's website. MSGCU is not responsible for the content or availability of any linked third-party websites or privacy practices of such third parties. You should always investigate the information practices of all websites that you access and carefully examine the privacy policies of any websites linking to or from our website. Information collected from the linked websites will be subject to the information practices of those websites.</p>
E-Mails	<p>For security purposes, please do not include sensitive data (e.g. account or social security numbers) in any e-mail correspondence with us.</p> <p>MSGCU will never ask for your personal information (e.g. account or social security numbers) via any e-mail correspondence.</p>