

# PRIVACY POLICY STATEMENT

Mississippi Federal Credit Union (**MSFCU**) is committed to making available financial products and services that will enable our members to meet their financial needs and obtain their financial goals. In order to do this, we must have certain personal information about each member in our records. We recognize the members' right to have this personal information safeguarded and therefore, it is our goal at MSFCU to protect the information by adhering to the following:

1. MSFCU will collect only the personal information that is necessary to conduct its business. MSFCU will collect only that personal information which is necessary to provide competitive financial products and services, administrative MSFCU programs, monitor systems and enhance advertising and/or delivery of offerings. This includes the collection of information done on-line.
2. MSFCU will protect the personal information held on our files. MSFCU will maintain strong security controls to ensure that member information in our files is protected. Where appropriate, MSFCU will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality. Employees of the credit union have access to member account information only if it is necessary for the fulfillment of their job duties. MSFCU employees are informed of their responsibility to protect confidential member information and are bound by this Privacy Policy.
3. MSFCU members will have access to their information to ensure its accuracy. MSFCU will take reasonable steps to process requests for changes to ensure that MSFCU records are complete and accurate. We request that you keep your personal information as current as possible so that you may get the maximum benefit from the credit union.
4. MSFCU will only share information when necessary to administer products and services we provide, when required to do so by the government, when we partner with other businesses to offer a broader array of products and services, or when a member requests or gives us permission to disclose the information.
5. MSFCU will partner only with businesses that follow strict confidentiality requirements and offer products and services designed to enhance the economic or financial well being of MSFCU members. The businesses we select will be required to follow strict confidentiality requirements. Under no circumstances will MSFCU authorize these businesses to charge a member's MSFCU account without the member's expressed consent. We will not sell member information to telemarketing firms under any circumstances.
6. MSFCU will provide all members a choice in how their information is shared. MSFCU members may elect not to have their information shared with the credit union's business partners by letting us know in one of the following ways:
  - Calling Member Services at (601) 984-1315
  - Visiting a branch
  - Sending us an email to [administration@msfcu.us](mailto:administration@msfcu.us)
  - Writing to UMC Federal Credit Union at P.O. Box 55889, Jackson, MS 39296

At least once a year, we will remind our member of their right to choose.