

# FACTS

## WHAT DOES MERCER COUNTY NJ TEACHERS' FEDERAL 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 account transactions
- Credit scores and payment history

### 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 MCNJTFUCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does MCNJTFUCU 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

### Questions?

Call (609) 586-6669

## Who we are

### Who is providing this notice?

Mercer County NJ Teachers' Federal Credit Union (MCNJFCU)

## What we do

### How does MCNJFCU 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 MCNJFCU 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 debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

### 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.

- 

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Membership Marketing Support Services - to market products, services and promotions to the membership of MCNJFCU

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- CUNA Mutual Group - to provide complimentary Accidental Death & Dismembership Insurance and offer enhanced insurance options to the membership of MCNJFCU

## Other important information