

**MONROE TELCO FEDERAL CREDIT UNION  
PRIVACY POLICY**

**FACTS**

**WHAT DOES MONROE TELCO 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 & payment history
- Credit history and credit score

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 Monroe Telco Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Monroe Telco Federal Credit Union 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	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes-</b>	No	We don't share
<b>For our affiliates' everyday business purposes-</b>	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

**Questions?**

Call (866) 388-4242, visit [www.monroetelcofcu.org](http://www.monroetelcofcu.org), or send us an email at [crystalw@monroetelcofcu.org](mailto:crystalw@monroetelcofcu.org), or write to us at: Monroe Telco Federal Credit Union, 4705 Cypress Street, West Monroe, La. 71291.

Who we are	
<b>Who is providing this notice?</b>	Monroe Telco Federal Credit Union
What we do	
<b>How does Monroe Telco Federal Credit Union protect my personal information?</b>	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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
<b>How does Monroe Telco Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes-information about your credit-worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non financial companies. • <i>Monroe Telco FCU has no affiliates</i>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non financial Companies. • <i>Monroe Telco FCU does not share with affiliates so they can market to you.</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.