

FACTS

WHAT DOES MT. RAINIER 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
- payment history and account balances
- credit scores and credit history

When you are *no longer* our customer, 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 **Mt. Rainier FCU** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mt. Rainier FCU 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	No
For joint marketing with other financial companies	Yes	No
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 253-841-2668 or go to www.mtrainierfcu.com

Who we are

Who is providing this notice?

Mt. Rainier Federal Credit Union

What we do

How does Mt. Rainier FCU 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 Mt. Rainier FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- make deposits or pay your bills
- visit our website, provide us with information online or e-mail

When you use your debit card. Additionally, we gather information from others; i.e. credit bureaus and 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. **We do not have any affiliates with whom we share.**

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Mt. Rainier Federal Credit Union has no affiliates.*

Nonaffiliates

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

- *Mt. Rainier Federal Credit Union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.*

Joint marketing

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

- *Our joint marketing partners include insurance companies.*

Other important information

PROTECTING CHILDREN'S PRIVATE INFORMATION: Our online financial services are not designed for or directed toward children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

PRIVACY POLICY CHANGES: We reserve the right to amend this Privacy Policy at any time. You may review the current version at www.mtrainierfcu.com.