



## FACTS

### WHAT DOES THE MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION (MCCFCU) 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 transaction history
- Credit card or other debit and credit history
- Income and payment history

When you are *no longer* our member, we continue to share your information as described in the 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 the Mercer County Community Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MCCFCU share?	Can you limit this sharing?
<b>For 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	No
<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 our affiliates to market to you.</b>	No	We don't share
<b>For our nonaffiliates to market to you.</b>	No	We don't share

#### Questions or to limit our sharing

559 N. Hermitage Rd., Hermitage, PA 16148 • 724-981-9410  
 428 Sharpsville Ave., Sharon, PA 16146 • 724-342-2246  
[www.mercomfcu.org](http://www.mercomfcu.org)

What we do	
<b>How does Mercer County Community 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.
<b>How does Mercer County Community Federal Credit Union collect my personal information?</b>	We collect your personal information from others, such as credit bureaus, affiliates or other companies. We also collect your personal data, for example, when you: <ul style="list-style-type: none"> <li>• open an account or apply for a credit card or loan</li> <li>• use your credit or debit card</li> <li>• provide employment information and give us wage statements</li> <li>• provide account information</li> </ul>
<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 creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State law 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 nonfinancial companies. <ul style="list-style-type: none"> <li>• Mercer County Community Federal Credit Union has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated companies that together market financial products or services to you. Our joint marketing partners include: <ul style="list-style-type: none"> <li>• CUNA Mutual Group</li> <li>• Fidelity National Card Services, Inc.</li> <li>• CU Direct Corporation</li> </ul>