

## WEBSITE PRIVACY DISCLOSURE

The directors, management, and staff of Muskegon Federal Credit Union take the privacy of our members' personal financial information very seriously. We understand that our members furnish sensitive information to the Credit Union in the course of daily business, and the Credit Union is committed to treating such information responsibly. We know that our members expect privacy and security for their personal and financial affairs. As a result, we have developed the following Website Privacy Disclosure.

- **Use of Personal Information:** Certain sections of this website may ask our members to provide personal information. The Credit Union will use this information solely for the purpose of carrying out our normal course of business and to provide members with the products and services that they request. We maintain physical, electronic, and procedural safeguards that comply with Federal Regulations to guard members' non public personal information.
- **How your Information can be Corrected:** If you need a correction, please contact the Credit Union at 231-722-7285.
- **Cookies:** We gather and analyze data regarding usage of our website by means of "cookies." These cookies do not collect personally identifiable information and we do not combine information collected through cookies to determine the identity of our members or their e-mail address. We use cookies to determine if they have previously visited our website as a way of measuring the usefulness of our site.
- **Third Parties:** We do not and will not sell or provide any member information to list services, telemarketing firms, or outside companies for independent use. The Credit Union does disclose information we collect, as permitted by law, to Credit Union service providers with whom we have joint marketing agreements, and for our everyday business purposes, such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.
- **Protecting your Personal Information:** Access to the Credit Union through its on-line products and services is protected by the use of Personal Internet Branch (PIB) System that provides layered security controls and member personalization for the **It's Me 247** On-Line Banking Application. Members can help maintain the security of their personal information by not sharing passwords with anyone and by changing passwords on a regular basis.
- **E-Mail Messages:** We preserve members' e-mail addresses and the contents of e-mails so that we may respond to those e-mails, follow up on any questions, and use suggestions to improve our services. Note, however, that the e-mail messages sent to us may not be secure against interception by unauthorized individuals outside of the Credit Union. Therefore, if it is necessary to communicate sensitive or personal information with the Credit Union, it may be done by telephone, postal mail, or by personally visiting one of our Credit Union branches.
- **Other Links from this Website:** The Credit Union makes a sincere effort to ensure that all other sites linked to this website follow a privacy policy similar to ours. We notify members whenever they follow a link to a site that is not affiliated with the Credit Union. We cannot, however, be responsible for any information that may be collected at unaffiliated sites.
- **Stop Payments:** If you would like to Stop Payment on a Check or ACH transaction, the forms or instructions are available on our website under "Member Forms."
- **Errors, Questions, or Complaints:** You may contact the Credit Union by calling 231-722-7285, or write us at Muskegon Federal Credit Union, 65 West Laketon Avenue, Muskegon, MI 49441. You can also send an e-mail to [muskfcu@memberreach.com](mailto:muskfcu@memberreach.com).
- **Statements:** If you would like to receive a paper copy of your statement, you can request one by contacting the Credit Union. Refer to our Fee Schedule for the fee for this service. If you would like to un-enroll from e-statements, please contact the Credit Union.