



Maryland Postal Federal Credit Union
16501 Shady Grove Rd. Gaithersburg, MD 20898-9202

Privacy Notice

Maryland Postal Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide.

We do not permit these companies to sell to other third parties the information we provide.

Information We Collect and Disclose About You

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information you send to us via mail or e-mail;
- Information we receive from a consumer reporting agency; and
- Information obtained when verifying the information you provide on an application or other form. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Maryland Postal Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. All employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

What Members Can Do To Help Assure The Privacy of Their Non-Public Personal Information

- Always inform us of any changes to your nonpublic personal information (such as an address change, name change, e-mail address change, phone number change, etc).
- Protect your account numbers, PINs (personal identification numbers) and passwords by keeping them private. Never share such information with others, and avoid keeping your PIN or passwords near your debit card or credit card where they might be easily discovered should your cards become lost or stolen.
- Never disclose your account numbers, social security number, PINs or passwords over the phone to anyone who calls you. If, in order to help you, you need to share this information with us over the phone make sure you call us. This way, you will know you are really speaking with an actual Maryland Postal FCU Representative.

At Maryland Postal Federal Credit Union, protecting your privacy is one of our top priorities. It is also an ongoing process. We will continually review our privacy policy and, where appropriate, make changes to enhance the quality of your protection. As technology advances, we pledge to update our policies and procedures accordingly.