



## • Privacy Policy •

### FACTS

WHAT DOES MARKET USA FCU DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your 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 that you have with us. This information can include:

- Name and address
- Social security number and income
- Types of accounts that you have with us
- Credit history

### How?

All credit unions need to share members' personal information to run their everyday business—to process transactions, maintain accounts, and report to credit bureaus. In the section below, we list the reasons that Market USA FCU chooses to share and explain how you can go about limiting this sharing.

- For everyday business purposes – to process your transactions, maintain your accounts, and report to credit bureaus
- For our marketing purposes – to offer our products and services to you
- For joint marketing with other financial companies. We partner with non-affiliated financial companies to assist in offering and marketing various products to you on our behalf.

### Opting Out

To opt out of all marketing, please contact us as follows:

- Phone: 301.586.3400 or 800.914.4268
- Email: [memberservices@marketusafcu.com](mailto:memberservices@marketusafcu.com)
- Mail: Account Operations, Market USA FCU, 8871 Gorman Road, Ste 100, Laurel, MD 20723

### Contact Us

Call 301.586.3400 or 800.914.4268 or visit [www.marketusafcu.com](http://www.marketusafcu.com)

Note: When we use the words "we", "our", and "us", we mean Market USA FCU. When we use the words "you" and "your", we mean the following types of members: all members that have an ongoing relationship with us such as a share account or a loan account.

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**Sharing Practices**

<p><b>How often does Market USA FCU notify me about their practices?</b></p>	<p>We must notify you about our privacy practices when you become a member and on an annual basis after you become a member.</p>
<p><b>How does Market USA FCU protect my personal information?</b></p>	<p>We limit access to your personal information to those employees who need that information in order to provide you with a particular product or service or to act on a request from you. To comply with federal regulations, we maintain the necessary safeguards to secure all of your personal information.</p>
<p><b>How does Market USA FCU collect my personal information?</b></p>	<p>We collect personal information about you from the following sources:</p> <ul style="list-style-type: none"> <li>• Information that we receive from you on applications or other forms</li> <li>• Information about your transactions with us</li> <li>• Information about your transactions with nonaffiliated third parties</li> <li>• Information from a consumer reporting agency</li> </ul>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal Law gives you the right to limit sharing only for:</p> <ul style="list-style-type: none"> <li>• Sharing with affiliates' for everyday business practices—information about your credit worthiness</li> <li>• Sharing with affiliates that market to you</li> <li>• Sharing with non-affiliates to market to you</li> </ul> <p>Market USA FCU allows you to opt out of all marketing by following the instructions on the reverse side of this form.</p>

**Definitions**

<p><b>Everyday business purposes</b></p>	<p>The actions necessary by credit unions, or other financial companies, to run their business and manage their member accounts, such as:</p> <ul style="list-style-type: none"> <li>• Processing transactions, mailing, and auditing services</li> <li>• Providing information to credit bureaus</li> <li>• Responding to court orders and legal investigations</li> </ul>
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>

## **Market USA Federal Credit Union Internet Privacy Policy**

**Disclaimer:** Links to other web sites found here are provided to assist in locating information. The mere fact that there is a link between this web site and another does not constitute a product or program endorsement by Market USA Federal Credit Union or any of its employees. MUSAFCU has no responsibility for content of the web sites found at these links, or beyond, and does not attest to the accuracy or propriety of any information located there.

For **site management**, information is collected for statistical purposes. Computer software programs are used to create summary statistics, which are used for such purposes as assessing what information is of most and least interest, determining technical design specifications, and identifying system performance or problem areas. No personal information, such as your name or address, is collected or used for this analysis. We collect no information that would identify you personally.

We automatically collect and store **only** the following information about your visit:

- The Internet domain (for example, "xcompany.com" if you use a private Internet access account, or "yourschool.edu" if you connect from a university's domain) and IP address (an IP address is a number that is automatically assigned to your computer whenever you are surfing the Web) from which you access our web site
- The date and time you access our site
- The pages you visit and the result of the request, such as an image or query

Market USA Federal Credit Union does use "cookies." (A "cookie" is a file placed on your hard drive by a Web site that allows it to monitor your visit, usually without your knowledge.) You can set your browser to warn you when placement of a cookie is requested and decide whether or not to accept it.

### **Information Collected from E-mails and Web Forms**

When you send us personally identifying information, for example, in an electronic mail message containing a question or comment or by filling out a form that E-mails us this information, we use this information to fulfill or respond to your requests. We may store these requests to provide us with information for future improvements to our Web site. We may forward your E-mail to other credit union employees who are better able to respond to your request. Market USA Federal Credit Union may also use this information to help us do our work. We do not create individual profiles with the information you provide. Market USA Federal Credit Union does not give, sell or transfer personal information to third parties, except where permitted by law.