

**MATERION FEDERAL CREDIT UNION  
PRIVACY POLICY**

## FACTS

### WHAT DOES MATERION 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 Materion Federal Credit Union's Privacy Policy.

At Materion Federal Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Materion Federal Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

#### What?

The types of personal information we collect, and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history and;
- Credit history and credit scores

When you are *no longer* our member, we will not share your information except as permitted or required by law 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 Materion Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Materion Federal Credit Union share?	Can you limit this sharing?
<b>For our 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	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<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 non-affiliates to market to you</b>	No	We don't share

## Questions?

Call (877) 862-2928 or 419-862-4115, send us an email at [creditunion@materionfcu.com](mailto:creditunion@materionfcu.com) or write to us at: Materion FCU, 14710 W Portage River Rd, Elmore, OH 43416.

## What we do

<b>How does Materion 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
<b>How does Materion Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>■ open an account or apply for a loan</li><li>■ apply for any credit union service</li><li>■ visit our website, provide us information on any online application or transaction, or information you send to us by email.</li><li>■ use your credit or debit card or pay your bills and;</li><li>■ make deposits to or withdrawals from your accounts</li></ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	Federal law only gives you the right to limit information sharing as follows: <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 and;</li><li>■ sharing for non-affiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>■ <i>Materion Federal Credit Union does not share with affiliates, so they can market to you.</i></li></ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>■ <i>Materion Federal Credit Union does not share with non-affiliates, so they can market to you.</i></li></ul>
<b>Joint marketing</b>	<p>A formal agreement between Materion Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"><li>■ <i>Materion Federal Credit Union does not jointly market.</i></li></ul>

**The California Consumer Privacy Act (CCPA)** is a right afforded to only residents of the State of California.

California defines residency as (1) every individual who is in the State for other than a temporary or transitory purpose, and (2) every individual who is domiciled in the State who is outside the State for a temporary or transitory purpose. All other individuals are nonresidents. Examples of domicile include paying taxable income, maintaining a permanent home, paying resident tuition, voting in a California election, or any other benefit not ordinarily extended to non-residents.

Note that as part of servicing consumer requests and customer accounts, MFCU may collect certain categories of information as noted in the "California Consumer Privacy Act Privacy Notice"; however, not all categories of information are likely to be collected from or about each individual consumer. The specific categories of information collected are dependent on the MFCU service(s) provided.

Due to other Federal and State laws, MFCU may not be able to fulfill deletion of personal information because such information is needed to provide your product or service and/or meet legal requirements.

California residents will be allowed to correct inaccurate personal information that we may have on them and limit the use and disclosure of sensitive personal information collected about them. We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

**For Vermont Residents:** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.