

• **IMPORTANT INFORMATION ABOUT YOUR PRIVACY** •
MARKET USA FEDERAL CREDIT UNION

THE FACTS

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 information. Please read this notice carefully to understand what we do.

What? The types of personal information that we collect and share depend on the product or service that you have with us. This information can include: (1) name and address; (2) social security number and income; (3) types of accounts that you have with us; (4) account balances and payment history; and (5) 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.

Below, we list the reasons that Market USA FCU chooses to share and whether or not you can limit this sharing.

- For everyday 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 on our behalf.

HOW TO LIMIT INFORMATION SHARING

You can contact us at any time to limit our sharing. To opt out of ALL marketing, please contact us as follows:

- Phone: 301.586.3400
- Email: memberservices@marketusafcu.com
- Mail: Account Operations, Market USA FCU, 8871 Gorman Road, Suite 100, Laurel, MD 20723

SHARING PRACTICES

How does Market USA FCU protect my personal information? 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.

How does Market USA CU collect my information? We collect information about you from the following sources: (1) information that we receive from you on applications or other forms; (2) information about your transactions with us; (3) information about your transactions with nonaffiliated third parties; and (4) information from a consumer reporting agency.

Why can't I opt-out of all sharing? Federal Law gives you the right to limit sharing only for: (1) sharing with affiliates for everyday business practices; (2) sharing with affiliates that market to you; and (3) sharing with non-affiliates to market to you. *Market USA FCU allows you to opt out of all marketing by following the instructions outlined above.*

What happens when I opt-out of sharing for an account I hold jointly with someone else? Your choices will apply to everyone on the account.

DEFINITIONS

Affiliate: Financial or non-financial companies related by common ownership or control.

Non-affiliates: Financial or non-financial companies not related by common ownership or control.

Joint Marketing: A formal agreement between nonaffiliated financial companies that together market financial products and services to you.

Questions? Contact us at 800.914.4268 or 301.586.3400

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 loan account.

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. MUSAFUCU 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 use an analytical program to collect data about your visit. Examples of the data collected may include, but are not limited to:

- 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.