

FACTS

WHAT DOES MADISON 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 what we do.

What?

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

- Social Security number and account transactions
- and account balances and payment history
- and transaction history and credit history

When you are *no longer* our customer, we continue to share your information 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 **Madison Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Madison Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 608-266-4750 or go to www.madisoncu.com to contact us.

Who we are

Who is providing this notice?

This privacy policy is being provided by Madison Credit Union and applies to Madison Credit Union products and services.

What we do

How does Madison Credit Union 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.

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data.

How does Madison Credit Union collect my personal information?

We collect your personal information, for example, when you

- complete transactions or fill out forms
- apply for membership or apply for a loan
- We also may obtain information from your current and past

employers or from other institutions where you conduct financial transactions.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Not applicable/none.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates may include financial service providers such as shared branches.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include institutions such as insurance companies*

Other important information

We only work with companies that agree to strong confidentiality protections and limit the use of information we provide. We do not permit them to sell member information to other third parties.

If you terminate your membership with Madison Credit Union, we will not share information we collected about you, except where permitted by law.