FACTS	WHAT DOES MILL TOWN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?		
How toWhy?	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 income • Account balances and payment history • Credit history and credit scores When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.		
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Mill Town Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Mill Town 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 to 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		No	We don't share
For our affiliates' everyday business purposes- Information about your transaction and experiences		No	We don't share
For our affiliates' everyday business purposes- Information about your creditworthiness		No	We don't share
For non-affiliates t	o market to you	No	We don't share
Questions? Call 425.252.5139 or go to www.milltowncu.org			

Who we are			
Who is providing this notice?	Mill Town Credit Union		
What we do			
How does Mill Town 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.		
	For our employees requiring access to member information, training is provided on the importance of adhering to all policies and procedures affecting the protection of the member information.		
How does Mill Town Credit Union collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>Open an account or deposit money</li> <li>Pay your bills or apply for a loan</li> <li>Use your debit or credit card</li> <li>Show your driver's license or make a wire transfer</li> <li>We also collect your personal information from others, such as credit bureaus, and other companies.</li> </ul>		
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for non-affiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>		
Definitions	mint sharing.		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.  • Mill Town Credit Union has no affiliates.		
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.  • Mill Town Credit Union does not share with non-affiliates so they can market to you.		
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.  • Mill Town Credit Union does not jointly market.		