



PRIVACY NOTICE

PO Box 637
CREDIT UNION Superior, WI 54880-0637

Metro Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals.

We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If after reading this notice you have any questions, please contact us at (715) 392-0300.

Categories of Information We Collect

Metro Credit Union collects nonpublic personal information about you from the following sources:

- Membership and other applications for products and services. We obtain information such as but not limited to your name, address, social security number, employer, income, and account information at other financial institutions.
- Companies we work with to provide you with products and services. We obtain information such as account balances, payment histories, parties to transactions, and credit card usage.
- Consumer reporting agencies. We obtain information related to your credit worthiness and credit history.

Categories of Information We Disclose

We may disclose all of the information we collect about you as permitted or required by law. The disclosure of this information typically includes processing transactions on your behalf, as you authorize to provide you with a product or service, to conduct the operations of this credit union, and to protect the security of your and our financial records.

In order to provide you with certain products and services we may disclose all of the information we collect as described above to organizations that provide these products or services to you on our behalf or we jointly market these products and services to you. If we disclose your information to one of these organizations we protect your confidentiality by doing business only with companies that agree to use your information only for the purposes we have disclosed it to them. Under no circumstances will we authorize those firms to charge member accounts for any fees without the member's consent. We will not sell member information to telemarketing firms.

In the event that you are no longer a member of this credit union we will not share any information we have collected about you, except as permitted or authorized by law.

We may report information about your accounts to credit bureaus. Late payments, or defaults on your account may be reflected in your credit report.

In instances in which Member information is shared, we require that third parties treat and maintain the privacy of your Member information with the same degree of diligence and careful attention as is required by Metro Credit Union.

Confidentiality and Security

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Metro Credit Union restricts access to your personal information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Keeping You Informed

We provide our Privacy Policy to all new members and to current members on an annual basis. Changes may be made to our policy. Our current policy is always available at www.mcusuperior.com

USA Patriot Act

In accordance with the USA PATRIOT ACT, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts including loan and deposit accounts, as well as trust, brokerage, insurance, and investment management accounts.

What This Means To Our Members

When you open an account, you will be asked for your name, address, social security or tax identification number, date of birth (if applicable) and other information that will allow Metro Credit Union to identify you. You will also be asked to furnish your drivers license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current member of Metro Credit Union.

Metro Credit Union is Covered by this Policy

Metro Credit Union, a State Chartered Credit Union, Member NCUA.

Security Practices to Protect Your Information

Your information is used strictly for legitimate business purposes. Metro Credit Union employees are trained to respect your privacy concerns and to safeguard your personal information. Furthermore, as technology becomes more advanced, Metro Credit Union is continuously modifying its physical, electronic, and procedural safeguards to ensure compliance with federal and state standards and to protect your nonpublic personal information.

We encourage you to learn about identity theft, fraud, and online threats such as email scams. Information on these topics, proactive steps that you can take to protect yourself, as well as instructions on what to do if you become a victim of identity theft or fraud are available below and at our Website www.mcusuperior.com.

Important Message on Protecting Your Information

In light of a new form of identity theft fraud activity called "phishing" or "webspooing", Metro Credit Union is reminding its members to be constantly vigilant about protecting personal and financial information. Sensitive information, including Social Security number, Personal Identification numbers (PINs) and account numbers, should not be shared unless the member has verified the legitimacy of the entity receiving the information.

"Phishing" or "webspooing" involves fraudulent emails sent to consumers asking them to link to a fraudulent website and enter personal financial information. The fraudulent website is designed to look like a legitimate website, but is not.

The Credit Union advises its members to access Metro Credit Union's website by logging onto www.mcusuperior.com directly and not via links from other sites or within email messages. Metro Credit Union does not contact its members via email, phone or mail to request or verify security information about passwords or PINs. Members who contact the Credit Union in person will not be asked to share passwords and PINs, but our employees will ask for information to verify identities and ensure our members' privacy and protection.

Members who suspect they have been victims of fraud or have questions are encouraged to contact Metro Credit Union's Member Services department at (715) 392-0320 during our regular business hours Monday through Friday, excluding Federal Holidays. Or contact us securely via our website 24 hours a day, seven days a week.

A Private Note to Our Members

Our credit union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

- Our credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services -- no more.
- Our credit union will protect your personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

- You will always have access to your information. As a member of our credit union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.
- Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.
- Notice will be given to our members regarding this privacy policy at the time of account opening, and annually thereafter.

What Members Can Do to Help

Metro Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should be cautious. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!