

# FACTS

## WHAT DOES MID-HUDSON VALLEY FEDERAL CREDIT UNION (MHV) 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 to 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: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit score</li> </ul>
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 Mid-Hudson Valley Federal Credit Union (MHV) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MHV 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	YES
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	YES	YES
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	YES	YES

to limit our sharing	<ul style="list-style-type: none"> <li>• Call <b>800.451.8373</b> — our menu will prompt your choices <b>or</b></li> <li>• Visit us online at <b><a href="https://mhvfcu.com/disclosures">mhvfcu.com/disclosures</a></b></li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call <b>800.451.8373</b> or go to <b><a href="https://mhvfcu.com/disclosures">mhvfcu.com/disclosures</a></b>

Who we are	
<b>Who is providing this notice?</b>	Mid-Hudson Valley Federal Credit Union (MHV)
What we do	
<b>How does MHV 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.
<b>How does MHV 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 deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <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</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when i limit sharing for an account i hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
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>Our affiliates include companies with an MHV name; financial companies, such as MHV Investment and Retirement Center.</i></li> </ul>
<b>Nonaffiliates</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>Nonaffiliates we share with can include insurance companies, direct marketing companies, and nonprofit organizations, and credit reporting agencies.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include credit card companies.</i></li> </ul>

## Other Important Information

**California Residents:** 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. Please see our California notice and Online Privacy Policy at [mhvfcu.com/disclosures](http://mhvfcu.com/disclosures) for additional choices.

**Nevada residents:** We are providing you this notice pursuant to Nevada state law. You may elect to be placed on our internal Do Not Call list by contacting our Member Service department at Mid-Hudson Valley Federal Credit Union, P.O. Box 1429, Kingston, NY 12402; Phone: 845.336.4444 or 800.451.8373; Email: [contactus@mhvfcu.com](mailto:contactus@mhvfcu.com).

For more information, you may contact MHV's Member Service department as listed above or the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: 702.486.3132; Email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov).

**For Vermont Customers:** 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. Additional information concerning our privacy policies can be found at [mhvfcu.com/disclosures](http://mhvfcu.com/disclosures) or call 845.336.4444 or 800.451.8373.