



**FACTS** WHAT DOES MAGNIFY 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 of the 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
- Account balances
- Payment history
- Transaction history

When you are *no longer* our member, we continue to share your information as described in this notice.

**How?** All financial companies need to share members' information to run their everyday business. In the section below, we list reasons financial companies can share their members' personal information; the reasons MAGNIFY Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does the Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process 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 product and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes –</b> information about your credit worthiness	NO	NO
<b>For non-affiliates to market to you</b>	NO	NO

**Questions?** Call (863) 425-5611 or go to [www.MagnifyCU.org](http://www.MagnifyCU.org)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	MAGNIFY Credit Union

<b>What we do</b>	
<b>How does MAGNIFY Credit Union protect my personal information?</b>	<p>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.</p> <p>We also maintain physical, electronic and procedural safeguards to protect this information and limit access to information to those employees for whom access is appropriate.</p>
<b>How does MAGNIFY Credit Union 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</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> <li>• make a wire transfer</li> <li>• make deposits or withdrawals</li> <li>• give us your contact information</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit 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 you</li> <li>• Sharing for nonaffiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
<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>• Magnify Financial Services, LLC</li> <li>• Magnify Life Foundation, Inc.</li> <li>• Magnify Insurance Agency, Inc.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include insurance companies.</p>