

FACTS**WHAT DOES MHFCU
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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Transaction or loss history ■ Account balances and Credit history ■ Transaction balances and Checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 MHFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MHFCU 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	No	We don't share
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	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

Questions?	Call 406 259-2000 or go to www.montanahealthfcu.org
-------------------	---

Who we are

Who is providing this notice?

MHFCU means Montana Health Federal Credit Union

What we do

How does **MHFCU** 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 also maintain other physical, electronic and procedural safeguards to protect this information.

How does **MHFCU** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Give us your contact information
- Apply for a loan or Provide us mortgage information
- Provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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. See below for more information on your rights.

Definitions

Affiliates

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

- *MHFCU has no affiliates.*

Nonaffiliates

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

- *Nonaffiliates we share with can include insurance companies.*

Joint marketing

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

- *MHFCU doesn't jointly market.*

Other important information

For AK, IL, MD & ND Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without authorization. || For CA Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply. || For MA, MS & NJ Members. We will not share personal information from deposit or, share relationships with nonaffiliates either for them to market to you or for joint marketing without authorization. || For VT Members. We will not share personal information with nonaffiliates for them to market to you without authorization. We will not share personal information with affiliates for joint marketing about your creditworthiness without authorization.