

FACTS

WHAT DOES MEMBERS MORTGAGE SERVICES 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?

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 no longer our customer, we continue to share your information as described in this notice.

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 Members Mortgage Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Members Mortgage Services 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	No	We don't share

Questions?

Call 866-441-4447 or go to www.mms.coop

Who we are**Who is providing this notice?**

Members Mortgage Services

What we do**How does Members Mortgage Services 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. Members Mortgage Services restricts access to non-public personal information about you to employees who have a specific business purpose for using it. Our employees are trained on the importance of customer privacy.

How does Members Mortgage Services collect my personal information?

We collect your personal information, for example, when you

- apply for a loan
- show your government-issued ID
- give us your income information or provide employment information
- provide your mortgage information
- pay your bills

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.

Definitions**Affiliates**

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

- Our affiliates include financial companies such as Credit Union of America and Heartland Credit Union.

Nonaffiliates

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

- Non-affiliates we share with can include credit unions and financial cooperatives.

Joint marketing

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

- Our joint marketing partners include credit unions and financial cooperatives.