



PRIVACY NOTICE



WHAT DOES MOUNTAIN STAR FEDERAL 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 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 account balances
- credit card or other debt and payment history
- address or contact information and transaction history

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

Categories of Information We Collect

We collect nonpublic personal information about you from the following sources

- Information we receive from you on applications and other forms
- Information about your transactions with us, our affiliates or others
- Information we receive from a consumer reporting agency.

Categories of Information We May Disclose About You

We may disclose all of the information we collect, as described above.

Categories of Parties to Whom We May Disclose

We may disclose nonpublic personal information about you to the following types of nonaffiliated third parties:

- Financial service providers, such as mortgage bankers, securities broker-dealers and insurance agents
- Non-financial companies, such as consumer reporting agencies, data processors, check printers, companies that prepare account statements, plastic card processors, direct marketers and government agencies.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

How to opt out

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures: that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

If you wish to opt out of disclosures to nonaffiliated third parties, you may call the following number **915-544-2215** or write to us at **Mountain Star FCU 2229 E. Yandell El Paso, TX 79903.**

If Our Relationship Ends

If you decide to close your account (s) or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

