Website Privacy Disclosure

We, our, and us, when used in this notice, mean My Personal Credit Union. This is our privacy notice for our members and those consumers obtaining financial products and services from us. This notice will tell you what information we share with other entities. It explains what your rights are and how you can exercise them. If you share your account relationship with someone else, for example, where you are a co-borrower or joint holder of a share draft account, we suggest that you share this information with that person to insure that each of you are aware of our privacy practices and your options.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from some or all of the following sources:

- Information we receive from you on applications or other forms; such as your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others, such as your account balances, account activity, credit card usage, payment history, deposit history, and parties to the transaction.
- Information we receive from a customer reporting agency, such as your credit worthiness and credit history.

ONLINE COLLECTION OF INFORMATION (COOKIES)

Members: We do not gather user-specific information, details from your computer internet software, or save data about you and your computer, other than what is needed to authenticate your access to our home banking product. Our site uses temporary cookies in order to serve you better, and only after you have logged into Internet Banking. Data collected from the temporary cookies help us to keep track of your transaction status and menu positions. Cookies are stored on your computer to authenticate your computer to our secure internet banking website. Cookies are not able to retrieve nonpublic personal information from your computer and they can't retrieve email messages or other information that is not provided to us upon request.

Non-Members: Visitors to MPCU's web pages will remain anonymous. We do not collect personal data regarding our visitors. Our servers may collect standard non-identifying information about web page visitors, such as date, time of visit, IP address, city, state, and country. This information is used to compile standard statistics on site usage. If you do provide personal identifying data via email or through submission of applications, this information will be for correspondence or to process information. It will not be sold or offered to other parties.

ONLINE PRIVACY OF CHILDREN'S INFORMATION

MPCU will not collect, use or disclose online information received from children under age 13 without prior parental notification and consent, which will include an opportunity for the parent to prevent use of information and participation in the activity. Online information will only be used to respond directly to the child's request and will not be used for other purposes without prior parental consent. Personally identifiable information collected online from their children may be reviewed by a parent or guardian upon written request. The parent or guardian has the

right to have information deleted and instruct MPCU to cease collecting further information from their child. MPCU will not: distribute to third parties, other than its affiliate, personally identifiable information without prior parental consent; post or otherwise distribute personally identifiable information without prior parental consent; entice by the prospect of a special game, prize or other activity, to divulge more information than is needed to participate in the activity.

MOBILE BANKING

This section of the privacy policy describes the types of information My Personal Credit Union collects through our Mobile Banking application (the"App"), and what we do with that information. In addition, the security protocols used are addressed.

App Permissions for Android:

- **Storage** - To know RAM available on device for App performance.
- **Your Location** - To know location for LocatorSearch and time zones for logging activity.
- **Camera** - For Remote Deposit Capture.
- **Reading Interaction Info** - To make Pop Money transactions direct from contact listing.
- **Phone Calls** - To call Financial Institution direct from links on the App and detect for Onetime Passcode.
- **Network Communication** - Transferring of data within the App activity.
- **System Tools** - To have access to SD storage data in the event additional contacts are stored there.
- **Network Communication** - To know if you're on Wi-FI/3G/4G for transferring data.
- **Your Account** - To download the App and for the reporting purposes on the Developer Console.
- **Services That Cost You Money** - SMS Messaging/Roaming fees.
- **Hardware Controls** - For Remote Deposit Capture.
- **Your Personal Data** - Access your Contacts for Pop Money.

App Permissions for iPhone:

- **Camera** - the app asks for access to the camera when the user accesses RDC for the first time
- **Notifications** - the app asks the user if they want to turn on notifications when the user accesses push notifications for the first time.
- **Contacts** - the app asks if the users wishes to import their contacts into Pop Money
- **Location Services** - this must be turned on for the branch and ATM locator to work.

Information Sharing

	Ways we could use information			**Information Sharing**	
Personally Identifiable Information We Collect	Registration Providing the service and Maintaining the App	Marketing	Profiling	Service Providers	Legal Process
App Settings	Y	N	N	Y	Y
Contact Information	Y	Y	N	Y	Y
Financial Information	Y	Y	Y	Y	Y

MPCU App Activity	Y	Y	Y	Y	Y
Location Tracking	Y	Y	Y	Y	Y

The MPCU mobile app uses Secure Socket Layer and security certificates along with 128-bit encrypted communication. In addition, no personal or confidential information is stored within the downloadable application or the mobile device.

The above table is only in reference to the MPCU mobile application. Other issued related to privacy are addressed throughout the rest of this policy.

At no time shall MPCU or its Service Providers knowingly disclose any information publically which it acquires through the operation of its mobile application.

LINKS FROM OUR WEBSITE or MOBILE APPLICATION

MPCU will frequently link to other sites as a convenience to our members. MPCU will seek to link with other sites that adhere to similar privacy standards; however, MPCU is not responsible for the content of linked sites or their policies on the collection of information.

INFORMATION THAT WE DISCLOSE

We may disclose some or all of the information we collect as described above to the following types of third parties:

- Financial service providers, such as insurance agents.
- Companies that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements.
- Affiliates, such as financial service providers and credit service organizations.

We may also disclose nonpublic personal information about you to non-affiliated third parties, but only as necessary to administer products and services, or as required or permitted by law. We only allow solicitation for products approved by the MPCU Board of Directors/Management.

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS

We do not disclose nonpublic information about former members, except as permitted or required by law.

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR NONPUBLIC PERSONAL INFORMATION

If you do not want us to share your nonpublic personal information with nonaffiliated third

parties, you can block the release of certain nonpublic personal information (other than disclosures necessary to administer products or services, or as required or permitted by law). Also, if you do not want us to share information with affiliates (other than information relating to your transactions with us), you can block the release of that information. This is known as your right to "opt out." Your decision to block the disclosure of your nonpublic personal information

will apply to all products and services you receive from us. If you have a joint account, an opt out instruction given by one participant on the account will affect all participants to the account.

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our privacy practices about the disclosure of certain information. We have explained the kinds of nonpublic personal information we may disclose to nonaffiliated third parties. We have also explained the kinds of nonaffiliated third parties with whom we may disclose the nonpublic personal information. If you prefer that we do not disclose nonpublic personal information, you may opt out of these disclosures (other than the disclosures permitted by law). Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us. If you have a joint account, an opt out instruction given by one participant of this account will affect all participants of the account. If you wish to opt out of disclosures, you may do so by checking the box below and returning this form to us at this address: My Personal Credit Union, 1414 Burton, S.W., Wyoming, MI 49509

D Do not share my nonpublic personal information with nonaffiliated third parties.

_____
Signature

_____
Name

_____
Social Security Number

_____
Address Apt #

_____
City, State, Zip

Revised April 2009