

FACTS	WHAT DOES MERCY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your financial 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.
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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 address information Account balances and payment history Credit history and transaction history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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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 Mercy Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Mercy Credit Union 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	N/A	N/A
For our affiliates' everyday business purposes - information about your creditworthiness	N/A	N/A
For non affiliates to market to you	Yes	Yes

Questions?	Call 417-820-2931 / 800-711-0676 or go to www.mymercycu.com
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Who we are

<p>How does Mercy Credit Union protect my personal information?</p>	<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>How does Mercy Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • pay your bills or deposit money • use your debit or credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Mercy Credit Union has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>CUNA Mutual Group</i></p>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>CUNA Mutual Group</i>



Electronic Statements Disclosure

E-Statement users agree to receive electronic account statements as administered by the credit union. By entering into this agreement, you understand that Mercy Credit Union will no longer be providing you with a monthly paper statement. You will receive an email notification when your statement(s) are available, generally 1-5 days after the first of the month.

Access:

E-Statements are accessible only through Mercy Credit Union Online Banking. E-Statement users will have access to E-Statements after they login to online banking. To save and print your statements, you must have access to Adobe Acrobat Reader software (available at no charge at <http://get.adobe.com/reader/>). You may request a paper copy at any time by contacting the credit union (a fee will apply). There is no charge for e-statements.

Notification:

The credit union will notify account owners when their E-Statement(s) is available for access by email. The electronic notification sent by the credit union will not contain any information related to the actual E-Statement.

Cancellation of E-Statements:

You have the right to terminate your access to e-statements and receive paper statements at any time. If you wish to cancel e-statements and resume paper statements you can cancel within Online Banking under "My Settings." If you wish to start receiving e-statements again after canceling, you will follow the same procedure to resume e-statements. *Please note enrolling in and agreeing to receive e-statements is a condition for having a Kasasa Cash or Kasasa Cash Back rewards checking account.

Fee(s) & Charges:

E-statements are free, there is no charge to receive them. You can save and print your e-statements. You may request a paper copy from the credit union at any time, but our paper statement copy fees will apply. Please refer to the fee schedule for details.

System Requirements:

E-Statements require certain software and operating systems to retrieve, store, view and print. The requirements are 1) A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets this requirement. 2) Adobe(R) 4.0 or higher PDF Viewer.

Contact Information Change Notification:

It is the responsibility of account owner(s) to notify the credit union of any changes to an account owners contact information. Postal address and telephone number changes can be made by completing a change of address form or you can update your address in Online Banking. Email addresses may be changed in person or by phone. If you change your email address, it is your responsibility to notify us of your new address as soon as possible to avoid delay in receiving your e-statement notification email.

Acceptance:

By clicking the button to receive e-statements, you acknowledge that you understand the terms of this disclosure.

Mercy Credit Union reserves the right to modify this agreement at any time with or without notice.