

Morton Lane Federal Credit Union is committed to making available financial products and services that will enable its members to meet their financial needs and goals. Protecting personal information and using it in a manner consistent with member expectations is a high priority to everyone associated with this credit union.

To ensure that members can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

- Ensure the safety and security of our members' data and information.
- The credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services and no more. We collect this information about members from applications and other forms, information about member transactions with us, our affiliates or others, and information we receive from consumer reporting agencies.
- We disclose information we collect, as permitted by law, to the following: Credit Union Service Providers, Other affiliates to help us administer our business or provide product information to you; and Other third parties, but only to administer products and services you obtain from us, to conduct our business, (as when we obtain marketing or data processing services) or when legally required.
- The credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize those firms to charge a member's account without receiving their express consent, and we will not sell member information to telemarketing firms.
- Update Members about developments such as frauds and scams and provide helpful tools and resources on our website and via entire membership by mail using name & address data base.
- The privacy policy is published at least annually in our newsletter, distributed by mail and eStatement. The privacy policy reminds members of our commitment to privacy.
- All members' confidential data that is to be discarded is stored in blue bins and then transported under lock and key to Cintas Document Management where it is shredded, and a certificate of proof of destruction is provided.

Members that prefer that we not disclose nonpublic personal information about them to nonaffiliated third parties may opt out of these disclosures, and direct us not to make those disclosures to nonaffiliated third parties. To opt out, members may call us at (716) 837-2007. Members may also notify us in writing by mailing a request to 388 Englewood Avenue, Buffalo, NY 14223 or by electronic mail at contact@mortonlanedirect.com .

Morton Lane Federal Credit Union will protect the personal information of its members. This credit union will maintain strong security controls to ensure that member information in our files and computers is protected. We limit employee access to confidential member financial information to those employees with a business reason for knowing such information.