

FACTS**WHAT DOES MINNESOTA POWER EMPLOYEES CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

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| 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. |
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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 account balances - account transactions and credit history - employment information and payment history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> |
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| 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 Minnesota Power Employees Credit Union chooses to share; and whether you can limit this sharing. |
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| Reasons we can share your personal information | Does Minnesota Power Employees Credit Union share? | Can you limit this sharing? |
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| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to 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 | No | We don't share |
| For our affiliates' everyday business purposes – information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

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| Questions? | Call (218) 336-1800 or go to www.mpecu.com |
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What we do

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| <p>How does Minnesota Power Employees 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 Minnesota Power Employees 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 pay your bills - apply for a loan or use your credit or debit card - show your government-issued ID <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 law and individual companies may give you additional rights to limit sharing.</p> |

Definitions

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| <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>Minnesota Power Employees Credit Union does not have affiliates</i> |
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Nonaffiliates we share with can include insurance companies, securities broker-dealers, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers</i> |
| <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>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT and financial advisors</i> |

Other important information

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Minnesota Power Employees Credit Union

Internet Privacy Policy for Our Members

Keeping Your Information Safe and Secure

Minnesota Power Employees Credit Union (MPECU) recognizes and respects the privacy of its members and is committed to protecting information on and within this web site with the same safety and confidentiality standards utilized in the transaction of all MPECU business. MPECU does not sell or provide any member information to any list services or non-credit union agencies for any reason—ever. This Online Privacy & Security Policy (“Policy”) describes how we collect and use information related to our website. We reserve the right to modify this Policy at any time and in any manner, without prior notice.

Online Privacy Policy

While our privacy policies are the same whether you are online or not, we have additional security measures in place to protect your privacy when you bank online with MPECU.

Browsers and Encryption

MPECU strongly recommends using a reputable browser with updated security for all financial activity as it further protects users from potential data interception.

Website

As a general policy, we do not automatically collect personal information from our website users. We do collect and store information on the domain used to access our website, the internet address of the website from which a user links to the Credit Union's website and the date and time of the visit to our website. This information is used only to measure the number of visitors to our website and the route a user travels while within the Credit Union's website to better serve users in improved design and site navigation.

Online Banking

Personal identification, such as your member number and password, is collected when a valid Credit Union member with active Credit Union account(s) enters the secure online banking area of the Credit Union's website. This information enables the Credit Union to regulate access of this information to those who request such access and those entitled to perform transactions on these account(s).

Cookies

Our website may use cookies (small pieces of information sent by our web server to a visitor's web browser that reminds our site about the user the next time he or she visits). We do not store confidential or sensitive information in cookies. We use cookies only to enhance a member's online banking session and ease navigation through our website. For certain applications, such as online

banking, cookies are required to help protect the privacy of a member's transactions by, for example, automatically terminating the online session if the member forgets to log out (also see "Third Party Service Checks" below). Cookies cannot be used to capture a user's email address, obtain data from the user's hard drive or gain confidential or sensitive information about the user. Additionally, cookies cannot be read by a website other than the one that set the cookie. Some websites, however, use cookies to obtain information from the user's browser. The user has the option to set his or her browser to notify before accepting a cookie to control whether a cookie is accepted or rejected.

It's important to note that the information we use about you helps us provide you with products, services and experiences that benefit you. You have the ability to control how your non-personal information is collected and used online.

Some websites may belong to ad networks that use your browsing history across websites to choose which ads to display on their sites; the displayed ads may include advertising for MPECU. To learn more, and to opt out of seeing interest-based advertisements on these sites, visit the [Network Advertising Initiative](http://www.networkadvertising.org) home page (www.networkadvertising.org). Please note that even if you choose to remove your information (opt out), you will still see advertisements while you're browsing online. However, the advertisements you see may be less relevant to you and your interests.

Third Party Service Checks

To protect you, we may use tools and services provided by third-parties to help us decide whether to accept submissions from personal computers, mobile phones, or other devices. These third-party providers may check whether user devices have been identified with fraudulent or abusive transactions in the past, such as reported instances of identity theft, account takeovers, or malware attacks. For this purpose, a cookie, flash storage token, or other code file may be placed on your device to identify it in the future when you visit our website or connect with our other online applications. If you set your browser or device to reject these cookies or tokens, you may not be able to access some features of our website or other online applications.

When you access our website or other online applications, we will transmit this third-party device identification code to the third-party provider, along with data concerning certain technical attributes of your device such as the model, operating system, and browser version, as well as the IP address (all of which are used to confirm device identification). We may then receive information from these third-party providers indicating that submissions from a user's device should not be accepted. We may also inform such third-party providers if we determine that a device has been used in connection with a fraudulent or abusive transaction with us. In addition, in certain situations, we may share with one or more of these third-party providers certain personal identifying information and information about the device you are using. If you receive a message from us indicating that a requested submission has not been processed, we will provide appropriate customer service contact information.

Online Forms

MPECU provides several online forms (for example, loan application or check order) to better serve the needs of members. Personal information provided via any Credit Union online form is used only to process the member's request for service. These forms are transmitted via secured means. However, if the user is concerned about the security of transmitting this information via the Internet, the member is encouraged to contact the Credit Union directly at 218-336-1800 or 1-866-724-3993 to transmit the information another way.

Email Communication

We may use personal information you transmit to us to respond to inquiries for service or information, or improve the service the Credit Union provides. Since email communication may not be secure against interception by unauthorized individuals, users may want to seek alternatives to email when it is necessary to provide sensitive or personal information.

MPECU will not transmit sensitive or personal information that can compromise or violate a user's privacy when communicating via email.

Secure Email and Online Document Delivery

MPECU can communicate securely with our member/owners using encrypted email or secure documents. **Please do not send private or sensitive information via email.** Speak to an MPECU employee for secure communication options.

Linking

A link to a linked website ("Linked Site") on this website does not mean that we endorse or accept any responsibility for the content, functioning or use of such Linked Site, and you enter any such website at your own risk. You agree that we have no control over or liability for information on Linked Sites. You should be aware that Linked Sites may contain rules and regulations, privacy provisions, confidentiality provisions, and other provisions that are different from the provisions provided on this website. We are not responsible for such provisions, and expressly disclaim any and all liability related to such provisions. We prohibit unauthorized hypertext links to this website, or the framing of this website.

For More Information

If you have any comments, concerns or questions regarding this Policy, please contact us at 218-336-1800 or 1-866-724-3993.

SMS Text Message Policy

(Account-related messages only)

By providing us with your mobile number and opting-in, you give **Minnesota Power Employees Credit Union (MPECU)** permission to send you account-related text messages, like payment reminders and notifications in conjunction with the services you have requested.

- Number of messages will vary by account.
- By providing us with your mobile number and opting-in, you agree you have ownership rights or permission to use the number given to us.
- Message and data rates may apply.
- To opt-out, text STOP to any text message we send you. An opt-out confirmation message will be sent back to you.
- To request support, text HELP to any text message we send you or email us at **creditunion@mpecu.com**.
- If your handset does not support MMS, any MMS messages sent may be delivered as SMS messages.
- Wireless carriers are not liable for undelivered or delayed messages.