

MAX Credit Union Privacy Notice

MAX Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact our myMAX Service Center at 1-800-776-6776 or 334-260-2600.

At MAX, we are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transaction and provide you with certain financial opportunities. In order to do so we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. We may share information about you with our Credit Union Service Organizations', MAX Services, LLC, and MAX Capital, LLC, which provides insurance and leasing services. We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to follow your instructions as you authorize, to conduct the operations of the credit union, or to protect the security of our financial records. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide.

We do not permit these companies to sell to other third parties the information we provide.

Information We Collect and Disclose About You

We collect the following nonpublic personal information about you from a variety of sources and may disclose some or all the information we collect, as permitted by law, to our Credit Union Service Organization and companies perform marketing services or other services on our behalf.

From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.

From your transactions with us and MAX Services, LLC., we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.

From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.

From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

If you terminate your membership with MAX Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.