

ANNOUNCEMENT WHAT DOES MEDICOOP DO WITH YOUR PERSONAL INFORMATION?

WHY? Financial entities choose how they share your personal information. Federal law gives consumers the right to limit some, but not all the 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.

WHAT? The types of personal information we collect, and share depend on the product or service you have with us. This information may include:

- Social Security Number and Income.
- Account balances and payment history.
- Credit history and credit score.

When you are *no longer* our customer, we may continue to share your information as described in this notice.

HOW? All financial entities need to share the customer’s personal information to run their everyday business. In the section below, we list the reasons financial entities can share their customers’ personal information; the reasons when **MediCoop** chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES MEDICOOP 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.	NO	NO
For Joint marketing with other financial entities	NO	NO
For our affiliate’s everyday business purposes Information about your transactions and experiences.	NO	NO
For our affiliate’s everyday business purposes Information about your creditworthiness.	NO	NO
For our non-affiliates to market to you	NO	NO

QUESTIONS? Call 787-763-8611 or go to www.medicooonline.com

WHO WE ARE	
Who is providing this notice?	COOPERATIVA DE AHORRO Y CRÉDITO MEDICOOP

WHAT WE DO	
How does MediCoop protect my personal information?	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 secure files and safe buildings.
How does MediCoop collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money, or • Apply for a loan, or • Use your credit or debit card, or • Send a wire transfer or show an ID Card issued by the state. <p>We also collect your personal information from others, such as credit bureaus.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • What is shared with affiliates everyday business purposes-information about your creditworthiness. • What is shared with affiliates from using your information for marketing purposes. • What is shared with non-affiliates from using your information for marketing purposes. <p>State laws and individual companies may give you additional rights to limit the sharing.</p>

DEFINITIONS	
Affiliates	<p>Companies or entities related by common ownership or control. They can be financial or non-financial entities.</p> <ul style="list-style-type: none"> • <i>COOPERATIVA DE AHORRO Y CRÉDITO MEDICOOP, DOES NOT HAVE AFFILIATES.</i>
Non-affiliates	<p>Companies or entities are not related by common ownership or control. They can be financial or non-financial entities.</p> <ul style="list-style-type: none"> • <i>COOPERATIVA DE AHORRO Y CRÉDITO MEDICOOP, DOES NOT HAVE AFFILIATES.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial entities that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>COOPERATIVA DE AHORRO Y CRÉDITO MEDICOOP, DOES NOT HAVE AFFILIATES.</i>

QUESTIONS?	Call 787-763-8611 or go to www.medicooponline.com
-------------------	---