MIF recognizes the importance of keeping its customers’ personal information confidential and secure. This Privacy Notice describes how MIF collects, shares, and protects such information.

**Collecting Your Personal Information:**

MIF collects certain personal information from its customers in connection with opening and servicing an account, including the customer’s name, phone number, address, e-mail address, Social Security number or tax identification number, and other information MIF needs to open an account or confirm a customer’s identity as required by law. MIF collects this information from customers on account applications and other forms it asks customers to complete. MIF also collects information about account transactions as it services a customer’s account.

**Sharing Your Personal Information:**

All financial companies need to share customers’ personal information to run their everyday business. MIF only shares customers’ personal information as follows:

- To related organizations (e.g., ELCA and the ELCA Federal Credit Union) and third-party organizations (e.g., services providers who work on MIF’s behalf) for everyday business purposes, such as to process customers’ transactions and service customers’ accounts.
- To related and third-party organizations to market MIF’s own products to MIF customers.
- As otherwise permitted by law, including in connection with a subpoena or legal process; to law enforcement or government agencies in response to a proper request; or in connection with an audit or regulatory examination.

Customers cannot opt-out of or limit this sharing under applicable law. MIF does not share or sell customers’ personal information to third-party organizations so that those organizations can market their own products to MIF customers or do anything else with MIF customer information.

**Protecting Your Personal Information:**

MIF holds all information obtained from its individual customers in confidence. To protect customers’ personal information from unauthorized access and use, MIF uses security measures that comply with applicable law. These measures include the use of computer and systems safeguards, secured files and offices, and restrictions on access to customer information.

MIF will disclose customers’ personal information only when it believes it is necessary to do so in order to carry out its business responsibilities to its customers. The companies that work on MIF's behalf are obligated to keep MIF’s customers' personal information confidential and secure and to use the information only to provide the services MIF has asked them to perform. Except as explained here, MIF will not otherwise share a customer’s personal information without his or her consent. Upon a customer’s request, MIF will make available for review any file it maintains on behalf of that customer.

While federal law only requires that this privacy notice apply to individual customers, MIF follows the same privacy practices with respect to its congregational, institutional, and ministry customers.