



MountainCrest Credit Union

Terms of Use Policy

Last Updated December 4th, 2025

1. Introduction

MountainCrest Credit Union ("MountainCrest," "we," "us," or "our") values your privacy and is committed to protecting your personal information. This Terms of Use Policy explains how we collect, use, disclose, and safeguard information about you when you visit our website, use our mobile applications, or interact with us through other means. This Policy applies to all products, services, and online experiences offered by MountainCrest Credit Union.

2. Information We Collect

We collect information to provide you with financial products and services, improve our offerings, and comply with legal obligations. The types of information we may collect include:

- Personal information such as your name, address, phone number, email address, date of birth, and Social Security number
- Financial information such as account numbers, balances, transactions, and payment history
- Employment and income details provided on applications
- Login credentials or authentication data for online and mobile banking
- Device, browser, and connection information (e.g., IP address, cookies, and usage data)
- Information you provide through online forms, surveys, or customer service interactions

3. How We Collect Information

We collect information in the following ways:

Directly from you when you complete forms, open accounts, or apply for loans

- Automatically through cookies and analytics tools when you visit our website or mobile app
- From third parties such as credit bureaus, payment processors, and identity verification services
- From communications, including emails, chat sessions, and member surveys

4. Cookies and Tracking Technologies

Our website uses cookies and similar tracking technologies to enhance your browsing experience, analyze traffic, and improve our services. Cookies are small text files placed on your device that help us remember your preferences and understand how you interact with our site. You can manage or disable cookies through your browser settings, but some site features may not function properly if you do so.

5. How We Use Your Information

We use your information to:

- Provide and manage your accounts and services
- Process transactions and respond to inquiries
- Verify your identity and protect against fraud
- Comply with applicable laws, regulations, and reporting obligations
- Communicate about products, promotions, and updates (with your consent)
- Improve website functionality, products, and services

6. How We Share Information

We may share your information with trusted partners and service providers who assist in delivering our services. These entities are required to maintain the confidentiality and security of your data. We may also share information:

- With affiliates or third-party vendors to process transactions or provide technical support
- As required by law, such as to comply with subpoenas or regulatory reporting
- With credit bureaus or collection agencies as permitted by law
- When necessary to protect our rights, members, or property
- With your consent or at your direction

We do not sell or rent member information to third parties for marketing purposes.



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7. Data Security

MountainCrest Credit Union implements administrative, technical, and physical safety measures designed to protect your personal information. This includes encryption, multi-factor authentication, access controls, firewalls, and employee training. While we take reasonable steps to protect your data, no method of transmission or storage is completely secure, and you share information at your own risk.

8. Data Retention

We retain personal information only for as long as necessary to fulfill the purposes described in this Policy, comply with legal obligations, resolve disputes, and enforce our agreements. When information is no longer needed, it is securely deleted or anonymized.

9. Third-Party Websites and Links

Our website may contain links to third-party websites or services. These sites operate independently from MountainCrest Credit Union and may have their own privacy policies. We are not responsible for the content, security, or privacy practices of those third parties. We encourage you to review their policies before providing any personal information.

10. Children's Privacy

Our website and services are not directed toward children under the age of 13, and we do not knowingly collect, maintain or use personal information from them. If we learn that we have collected such information, the child's information will be deleted because we do not offer accounts to children without parental consent.

11. Your Privacy Choices and Rights

You have the right to access, correct, or request deletion of your personal information where applicable. You may also opt out of receiving marketing communications or limit certain information sharing under applicable laws. To exercise these rights, please contact us as outlined below.

12. Contact Us

If you have any questions, concerns, or requests regarding this Terms of Use Policy or our data practices, please contact us:

MountainCrest Credit Union
3710 168th St NE Suite A-108
Arlington, WA 98223
Phone: (360) 435-5400
Email: memberservice@mountaincrestcu.com

13. Changes to This Policy

We may update this Terms of Use Policy periodically to reflect changes in our practices or legal requirements. Any updates will be posted on our website with a new 'Last Updated' date. We encourage you to review this Policy regularly to stay informed about how we protect your information.