

FACTS**WHAT DOES MASSACHUSETTS FAMILY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****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.

What?

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

- Social Security number and _____ Address
- _____ Employment and _____ CHECKING ACCOUNT INFORMATION
- _____ ACCOUNT BALANCE and _____ TRANSACTIONS OR LOSSES

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

How?

All financial companies need to share THEIR 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 Massachusetts Family Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Massachusetts Family Credit Union 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	
For our marketing purposes - to offer our products and services to you	NO	
For joint marketing with other financial companies	NO	
For our affiliates' everyday business purposes - information about your transactions and experiences	N/A	WE HAVE NO AFFILIATES
For our affiliates' everyday business purposes - Information about your creditworthiness	N/A	WE HAVE NO AFFILIATES
For non-affiliates to market to you	N/A	WE DO NOT SHARE

Questions?

Call _____ or go to _____

What we do

How does Massachusetts Family Credit Union 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 secured files and buildings.
How does Massachusetts Family Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ <u>ACCOUNT OPENINGS</u> or <u>SHOW LICENSE</u> ▪ <u>APPLY FOR LOAN</u> or <u>USE DEBIT CARD</u> ▪ _____
Why can't I limit all sharing?	Federal Law gives you the right to limit only <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ _____
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include .</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include .</i>