



WHAT DOES MERRIMACK VALLEY 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 Income
- Account Number and Payment History
- Credit History and Credit Score

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 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 Merrimack Valley Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Merrimack Valley 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	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No Affiliates
For our affiliates' everyday business purposes — information about your creditworthiness	No	No Affiliates
For non-affiliates to market to you	Yes	No

Questions? Call 800-356-0067 or go to www.MVCU.com

Who we are

Who is providing this notice?	Merrimack Valley Credit Union
--------------------------------------	-------------------------------

What we do

How does Merrimack Valley Credit Union protect my personal information?	<p>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.</p> <p>If you discover any unauthorized changes or activity to your account(s) or think you have been a victim of identity theft or fraud contact us immediately at 800.356.0067.</p>
--	--

How does Merrimack Valley Credit Union 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 apply for a loan • Use a product or service • Use your credit or debit card
--	---

Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
---------------------------------------	---

What happens when I limit sharing for an account I hold jointly with someone else?	Merrimack Valley Credit Union will honor the request.
---	---

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Merrimack Valley Credit Union has no affiliates</i>
-------------------	--

Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Data Processing Companies, Insurance Providers, Marketing Agencies, Financial Service Companies, Statement Processors, Check Processors, Card Processors, Credit Reporting Agencies, Mortgage Companies, Appraisers, Attorneys, Auditors, Government Agencies, and Federal Regulators.</i>
-----------------------	--

Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partner(s) include service providers that perform marketing services on our behalf or to other financial institutions with whom we have a joint marketing agreement. These nonaffiliated third parties are prohibited from using your information for any other purpose.</i>
------------------------	---

