

Why?

Financial companies choose how they share your information. Federal law gives members 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 products or services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

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 CU 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 products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes— information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	YES	YES

To limit our sharing

- Call 800-356-0067— our menu will prompt you through your choice(s)
- Visit us online: www.ilovemvcu.com
- Mail in the form below

Please note: If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 800-356-0067 or go to www.ilovemvcu.com

Mail-in Form

Leave blank
or if you have a joint account, your choice(s) will apply to everyone unless you mark below.

- Apply my choices only to me

Mark any/all you want to limit.

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name _____

Address _____

City, State, Zip _____

MAIL TO: Merrimack Valley Credit Union, PO Box 909, North Andover, MA 01845

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?	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. We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.
How does Merrimack Valley Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account ▪ Use an ATM ▪ Use your debit card ▪ Use a product or service
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.
What happens when I limit sharing for an account I hold jointly with someone else?	We will honor that request.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Eascorp, Members United Corporate FCU, CUNA, Mass. Credit Union League, NAFCU</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <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	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Financial Service Companies, Insurance Providers, Credit Card Companies, and Marketing Agencies</i>

