



Important Information About Your Privacy

Rev May 2011

FACTS

WHAT DOES CHADWICK FEDERAL 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: <ul style="list-style-type: none"> • Social Security number and transaction or loss history. • account balances and payment history. • Credit scores, credit and or other debt. • checking account information and overdraft history.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' information; the reasons Chadwick Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Chadwick FCU 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (781) 255-4917 or go to www.chadwickfcu.com

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Who we are	
Who is providing this notice?	Chadwick Federal Credit Union

What we do	
How does Chadwick FCU 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 those employees and service providers who need to know that information to provide products or services to you.
How does Chadwick FCU collect my personal information?	We collect your personal information when, for example, you: <ul style="list-style-type: none"> • open an account or apply for a loan. • show your government-issued ID or make a wire transfer, or deposit or withdraw funds. • use your credit or debit card. We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only the following: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes — information about your credit worthiness • Affiliates from using your info to market to you • Sharing for nonaffiliates 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.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Mail-In Form to Limit Our Sharing of Your Information	
Mark any/all you want to limit:	
<input type="checkbox"/> Do not share my personal information for your marketing purposes (to offer your products and services to me).	
<input type="checkbox"/> Do not share my personal information for joint marketing with other financial companies (to offer their products and services to me).	
Name	Mail to: Chadwick Federal Credit Union 1151 Boston-Providence HY Norwood, MA 02062-5001
Address	
City, State, Zip	
Account #	

