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**CREDIT UNION** of the Berkshires

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<u>MENU</u>



# PRIVACY DISCLOSURE

Facts: What does Credit Union of the Berkshires dow 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.

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 account balances
- WHAT?
- Account transactions and credit history
- Credit scores and payment history

When you are no longer our member, 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 Credit Union of the Berkshires chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Credit Union of the Berkshires share?	Can you limit this sharing?
<b>For our everyday business purposes</b> such as to process your transactions, maintain your account(s), respond to court orders and legal violations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	No	We don't share
For our officetoe' everyday business purposes information		Mo don't

about your transactions and experiences	No	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 non-affiliates to market to you	No	We don't share

#### What we do

# How does Credit Union of the Berkshires 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 collect your personal information, for example, when you:

# How does Credit Union of the Berkshires collect my personal information?

- Open an account or deposit money
- Provide employment information or apply for financing
- Show us your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Federal law gives you the right to limit only:

# Why can't I limit all sharing?

- Sharing for affiliates' everyday business purposes-information about your creditworthiness
- Affiliates from using your information to market you
- Sharing for non-affiliates to market you

State law and individual companies may give you additional rights to limit sharing.

## **Definitions**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

#### **Affiliates**

• Credit Union of the Berkshires has no affiliates.

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

#### Non-Affiliates

• Credit Union of the Berkshires does not share with our non-affiliates so they can market you.

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

• Credit Union of the Berkshires doesn't jointly market.

# Questions? Call toll-free (800)443-1314

Posted July 8, 2013



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#### Pittsfield, MA 01201

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## **OFFICE HOURS**

Monday - Friday

9:00AM - 4:30PM

Saturday

9:00AM - 12:00PM

# **DRIVE UP WINDOW**

Monday - Friday

8:30AM - 5:00PM

Saturday

8:30AM - 12:00PM

## **OUT PARTNERS**







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