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DIRECT FEDERAL **COUNT ON US**

FEDERALLY INSURED

Your deposits federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

[Click here to learn more.](#)

Mobile Direct
Mobile Banking Service

- Deposit checks
- Transfer funds
- Pay bills
- And much more

[Click here for more information](#)

It's fast, easy and most of all it is safe and secure.

Ask A Question

Please fill out this simple form below and ask a question.

Name

Email Address

Your Question

Our Call Center Associates are available to answer your questions Monday-Friday 8:00 a.m. - 5:00 p.m. and Saturday 8:00 a.m. - 1:00 p.m. at 781.455.6500.

About Direct

Your Privacy, Guarded.

FACTS	WHAT DOES THE DIRECT 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 Date of Birth § Payment History and Account Balances § Credit History and Transaction History When you are <i>no longer</i> a 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 Direct Federal chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Direct Federal 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 bureau	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business 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 non-affiliates to market to you	No	We don't share

Questions? Call 800.676.0001 or go to www.direct.com

What we do

How does the Direct Federal 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 the Direct Federal Credit Union collect my information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> § Open an account or Apply for a loan § Use your Credit or Debit Card § Make deposits or withdrawals from your account § Give us your contact information We also collect your personal information from other companies, such as credit bureaus.
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. See below for more on your rights under State law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> § <i>Direct Federal has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> § <i>Direct Federal does not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> § <i>Direct Federal doesn't jointly market.</i>

Other Important Information

Direct Federal Credit Union complies with Massachusetts Privacy Law 201 CMR 17.00: Standards For The Protection Of Personal Information Of Residents Of The Commonwealth

Links to Other Web Sites

It has become a common practice for organizations with web sites to provide hypertext links to other web sites with related information. Direct Federal will only provide links to affiliated party providers or to non-affiliated sites that offer value-added information to assist you with making financial decisions. These other web sites are not subject to Direct Federal's Privacy Policy and we recommend that you review the privacy policy at each such web site to determine how the site protects your privacy. Direct Federal does not provide, and it not responsible for the services, products, or overall web site content that are offered on linked web sites.

Children's Online Privacy Protection Act Notice

Direct Federal does not knowingly solicit individually identifiable personal information from or



about children online, and does not knowingly market our products and services to children online. We fully support protecting children's identities and privacy online, and recognize the responsibility to do so rests with both the online industry and with the parents.



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