

FACTS	WHAT DOES FREEDOM 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?	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p>This information can include:</p> <ul style="list-style-type: none"> • Social Security Number • Account Balances • Transaction or loss history • Overdraft history • Account transactions • Checking account information
--------------	--

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 Freedom Credit Union chooses to share; and whether you can limit this sharing.
-------------	---

Reasons we can share your personal information	Does Freedom Credit Union Share?	Can you limit this sharing?
For 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	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 non affiliates to market to you.	NO	WE DON'T SHARE

To limit our sharing	<p>Call toll free (800) 821-0160 or (413) 739-6961 option 2</p> <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we send this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
-----------------------------	--

Questions?	Call toll free (800) 821-0160 or go to www.freedom.coop or by mail at P.O. Box 306, Feeding Hills, MA 01030.
-------------------	--

What we do	
How does Freedom 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Freedom Credit Union collect my personal information?	We collect your personal information, for example, when you; <ul style="list-style-type: none"> • Open an account • Apply for a loan • Provide account information • Provide your mortgage information • Share your driver's license We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
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 or non-financial companies. <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as: CUSO Financial Services, L.P.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. <ul style="list-style-type: none"> • <i>Freedom Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card companies.</i>

Other Important Information
For Massachusetts Members - We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization. State law: If you give us written permission to share information about your electronic fund transfers, such permission will expire after 45 days.