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FACTS WHAT DOES Holyoke 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:

- Social Security number and Income
- · Account Balances and Transaction or Loss History
- · Credit history and Payment History

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

Reasons we can share your personal information	Does Holyoke Credit Union 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	No
For joint marketing with other financial companies	Yes	Yes
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 nonaffiliates to market to you	No	We don't share

## To limit our sharing

- Call 413-532-7007 our menu will prompt you through your choices(s) or
- Visit us online: www.holyokecu.com

## Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call 413-532-7007 or go to www.holyokecu.com

Who we are

What we do	
How does Holyoke 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
information?	measures include computer safeguards and secured files and buildings.
How does Holyoke Credit Union collect my personal information?	We collect your personal information, for example, when you  Open an account or make deposits or withdrawals  Apply for a loan or give us your income information  Show us 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
	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?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Holyoke Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfi nancial companies.  • Holyoke Credit Union does not share with non affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  • Insurance Companies

## 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.

We adhere to Massachusetts Data Protection Law, regulation 201 CMR 17.00: Standards for the Protection of Personal Information of Residents of the Commonwealth.