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FACTS **WHAT DOES INDUSTRIAL 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
- Credit history
- Account balances
- Overdraft history
- Payment history
- Credit card or other debt

When you are *no longer* 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 Industrial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Industrial 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions? Call 617-742-1616 or go to www.icu.org

How does Industrial 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.

We collect your personal information, for example, when you

- Open an account
- Use your credit or debit card
- Deposit money
- Give us your contact information
- Apply for a loan

How does Industrial Credit Union collect my personal information?

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

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

Why can't I limit all sharing?

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.

- *Industrial Credit Union has no affiliates.*

→ Nonaffiliates

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

- *Industrial Credit Union does not share with nonaffiliates so they can market to you.*

→ Joint Marketing

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

- *Industrial Credit Union doesn't jointly market.*

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.

This credit union is federally insured by the National Credit Union Administration



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Please do not include any specific account information in your communication

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