

# LOCAL 170 TEAMSTERS FEDERAL CREDIT UNION

P.O. Box 2264  
Worcester, MA 01613

Rev. Feb. 2013

<b>FACTS</b>	<b>WHAT DOES LOCAL 170 TEAMSTERS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
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<b>What?</b>	<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"> <li>• Social Security Number and income</li> <li>• Account Balances and payment history</li> <li>• Credit History and Credit Scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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<b>How?</b>	All Financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons Local 170 Teamsters Federal Credit Union chooses to share; and whether you can limit this sharing.
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Reason we can share your personal information	Does Local 170 Teamsters Federal Credit Union Share?	Can you limit this sharing?
<b>For Everyday Business Purposes</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes</b> To offer our products and services to you.	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial institutions.</b>	<b>NO</b>	<b>WE DON’T SHARE</b>
<b>For our affiliates’ everyday business purposes</b> Information about your transactions and experiences.	<b>NO</b>	<b>WE DON’T SHARE</b>
<b>For our affiliates’ everyday business purposes</b> Information about your creditworthiness.	<b>NO</b>	<b>WE DON’T SHARE</b>
<b>For our affiliates to market to you.</b>	<b>NO</b>	<b>WE DON’T SHARE</b>
<b>For non affiliates to market to you.</b>	<b>NO</b>	<b>WE DON’T SHARE</b>

<b>Questions?</b>	Call (508) 756-2838 or go to <a href="http://www.local170FCU.org">www.local170FCU.org</a>
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Who we are	
Who is providing this notice?	Local 170 Federal Credit Union
What we do	
How does Local 170 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 Local 170 Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you;</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law).</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> <li>• <b>Local 170 Teamsters Federal Credit Union has no affiliates</b></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> <li>• <b>Local 170 Teamsters Federal Credit Union does not share with nonaffiliates so they can market to you.</b></li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <b>Local 170 Teamsters Federal Credit Union doesn't jointly market.</b></li> </ul>
Other Important Information	
<p><b>State Law</b> - If you give us written permission to share your information about electronic funds transfers, such permission will expire after 45 days.</p>	