

FACTS

PRIVACY NOTICE

Rev. 9/10

WHAT DOES MERRIMACK VALLEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your information. Federal law gives members 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 products or services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

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 Merrimack Valley Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Merrimack Valley FCU 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 products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes— information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For our non-affiliates to market to you	YES	YES

To limit our sharing

- Call 800-356-0067
- Visit us online at www.merrimack-valley-fcu.org
- Write us at Merrimack Valley Federal Credit Union, P.O. Box 909, North Andover, MA 01845

Please note: If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, 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 800-356-0067 or go to www.merrimack-valley-fcu.org

Who we are

Who is providing this notice?	Merrimack Valley Federal Credit Union
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What we do

How does Merrimack Valley Federal Credit Union protect my personal information?	<p>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.</p> <p>We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.</p>
How does Merrimack Valley Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Use an ATM ▪ Use your debit card ▪ Use a product or service
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	We will honor that request.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Eascorp, Members United Corporate FCU, CUNA, Mass. Credit Union League, NAFCU</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Data Processing Companies, Insurance Providers, Marketing Agencies, Financial Service Companies, Statement Processors, Check Processors, Card Processors, Credit Reporting Agencies, Mortgage Companies, Appraisers, Attorneys, Auditors, Government Agencies, and Federal Regulators.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Financial Service Companies, Insurance Providers, Credit Card Companies, and Marketing Agencies</i></p>

