

FACTS**WHAT DOES ST. MARY'S 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. This information can include:</p> <ul style="list-style-type: none"> ■ social security number and income ■ account balances and payment history ■ credit history and credit scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 St. Mary's Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does St. Mary's 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	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 nonaffiliates to market to you	No	We Don't Share

Questions?	Call 866.585.7628 or go to www.abettercreditunion.com or email compliance@stmaryscu.org
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Who we are

Who is providing this notice?

St. Mary's Credit Union based in Marlborough, MA

What we do

How does St. Mary's 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 limit employee access as appropriate.

How does St. Mary's Credit Union collect my personal information?

We collect your personal information, for example, when you

- open/apply for an account or use your ATM, debit or credit card
- make account transactions or use Online Banking and Bill Pay
- provide us with your contact and account information

We also collect your personal information from other companies such as credit bureaus.

Why can't I limit all sharing?

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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- St. Mary's Credit Union has no affiliates

Nonaffiliates

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

- St. Mary's 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.

- Our joint marketing partners include the Affinion Group and Elan Financial Services.

Other important information

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protection and limit the use of information we provide. We do not permit these companies to sell or further share the information we provide to other third parties.

What You Can Do To Protect Your Privacy - Always protect your account numbers, card numbers, PINs and passwords. Use caution when disclosing this information to others. Official Credit Union staff will have access to this information and will not need to ask you for it. Keep your personal information with us current. If your address or phone number changes, please inform us immediately.