



Our Privacy Policy

The Credit Union is committed to protecting the personal privacy of its members. We collect information when a person visits our site strictly for statistical purposes in order to improve the content of the site and our services. We do not collect email addresses. We offer several external links within our site. The Credit Union is not responsible for the privacy practices or the content of the sites linked from within www.tewksburyfcu.com. Members should only enter critical information such as account and social security numbers through our Secured Loan and Member Applications. You will see a gold lock on the bottom of the page which means you are in a secured page. Please check for this before entering critical information.

The law requires parental consent to collect or use information from a child under 13. If you are a child under 13, please show this to your parents and do not use the online services of this institution without verifiable parental consent pursuant to the Children's Online Privacy Protection Act.

Rev. 10/2012

FACTS WHAT DOES TEWKSBURY FEDERAL 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 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
- Account balances
- Payment history
- Transaction or loss history
- Credit history
- Credit card or other debt

How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons ABC Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TFCU 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	YES
For joint marketing purposes - to offer our products and services to you	YES	YES
For our affiliates' everyday business purposes - information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes - information about your credit worthiness	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing

- Call 978-851-9750 and our menu will prompt you through your choice(s).

Please note:
If you are a *new* customer we can begin sharing your information from the

News & Events

Read the latest news at Tewksbury FCU.

[Click Here »](#)

Holiday Closings

Monday, January 20, 2014

Monday, February 17, 2014

Looking for a surcharge-FREE ATM?

Locate SURCHARGE-FREE ATMs on the SUM website by clicking here.



The SUM logo means no ATM usage fees for our credit union members!

Online Poll

Would you recommend us to others?

Yes

No

[Submit](#)

If you are a new customer, we can begin sharing your information from the date you received 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 anytime in writing or in person to limit our sharing.

Questions?

Contact a Member Services Representative at 1-978-851-9750 or visit us at 752 Main Street Tewksbury, MA 01876.

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Who we are

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

How does TFCU 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 TFCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Make deposits or withdrawals from your account • Give us contact information <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"> • Sharing for affiliates' everyday business purposes - information about your credit worthiness • Affiliates from using your information to market to you • Sharing nonaffiliates 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?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Student Choice</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we can share with include companies such as credit bureaus, data processors, credit and debit card processing networks, insurance companies, and mailing and distribution services.</i>
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"> • <i>Our joint marketing partners include companies that provide products such as auto, life, accident and health insurance.</i>

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



"We Do Business in
Accordance With the Federal
Fair Housing Law and the
Equal Credit Opportunity Act"

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