

**FACTS****WHAT DOES UMASSFIVE COLLEGE 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 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 and account balances
- Account transactions and transaction history
- Income and credit history

When you are *no longer* our 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 UMassFive College Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UMassFive share?	Can you limit this sharing?
<b>For our 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	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	No	We Don't Share
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

**Questions?**

Call 800.852.5886 or go to [www.umassfive.coop](http://www.umassfive.coop)



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

**NCUA**

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



[umassfive.coop](http://umassfive.coop) | 800.852.5886

Who we are	
Who is providing this notice?	UMassFive College Federal Credit Union
What we do	
How does UMassFive College FCU 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 UMassFive College FCU 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 use your credit or debit card</li> <li>■ Apply for a loan or provide employment information</li> <li>■ Show your government issued ID</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 nonaffiliates 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 and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include financial companies such as Member Advantage Mortgage.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>UMassFive College Federal Credit Union does not share with nonaffiliates so they can market to you.</i></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>■ <i>Our joint marketing partners include insurance and mortgage companies. (CUNA Mutual Ins. &amp; Member Advantage Mortgage)</i></li> </ul>
Other Important Information	
<p>For Massachusetts Members: We will not share protected information with nonaffiliates either for them to market to you or for joint marketing without your authorization.</p>	