



## Worcester Credit Union Privacy Notice

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### FACTS

WHAT DOES **Worcester 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?

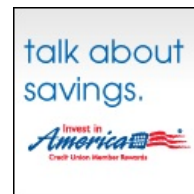
The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- transaction history and transaction or loss history

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

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



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› [Business People](#)

February 16, 2014

› [Deborah Tilleman named WCU 2013 Employee of the Year](#)

January 30, 2014

› [Worcester Credit Union supports Community year-round](#)

January 9, 2014

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**Reasons we can share your personal information**

**Does Worcester 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

No

No

**For joint marketing with other financial companies -**

No

We don't share

**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

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For nonaffiliates to market to you -

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No

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We don't share

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Questions?

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Call 508-853-9966 or go to [www.worcestercu.com](http://www.worcestercu.com)

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Who we are

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**Who is providing this notice?**

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Worcester Credit Union

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What we do

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**How does Worcester Credit Union protect my personal information?**

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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.

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**How does Worcester Credit Union collect my personal information?**

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We collect your personal information, for example, when you

- open an account
- apply for a loan

We may also collect your personal information from other companies, such as current or past employers, or from institutions where you conduct financial transactions.

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**Why can't I limit all sharing?**

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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.

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## Definitions

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### Affiliates

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

- None

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### Nonaffiliates

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

- None

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### Joint marketing

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A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- None
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## LOAN APPLICATIONS

Automobile – New

Automobile – Used

Credit Builder Loan

Loyalty Loan

Personal Line of Credit

Personal Loan

## LOCATIONS

**520 West Boylston Street  
Worcester, MA 01606**

Tel: 508-853-9966

Fax: 508-853-7524

**315 Main Street  
Worcester, MA 01608**

Tel: 508-853-9966

Fax: 508-752-5741

**1 Skyline Drive**

## HOURS OF OPERATION

**520 West Boylston Street**

**Mon - Thu: 8:30am - 4:30pm**

**Fri: 8:30am - 6:00pm**

**Sat: 8:00am - 1:00pm**

**315 Main Street**

**Mon - Fri: 8:30am - 4:30pm**

**1 Skyline Drive**

**Worcester, MA 01605**

Tel: 508-853-9966

Fax: 508-753-2615

**Mon - Fri: 8:00am - 4:00pm**

**Drive Up Hours**

**520 West Boylston Street**

**Mon - Thu: 7:30am - 5:00pm**

**Fri: 7:30am - 6:00pm**

**Sat: 8:00am - 1:00pm**

