

# FACTS

# WOBURN MUNICIPAL CREDIT UNION PRIVACY STATEMENT

## 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
- Account balances
- Transaction and loss history
- Overdraft history
- Account transactions
- Checking account information

When you close your Woburn Municipal Credit Union account, we continue to share information about you as described in this notice.

## HOW?

Credit Union's need to share members' personal information to run their everyday business and to process transactions, maintain member accounts, and report to credit bureaus. In the section below, we list the reasons Woburn Municipal can share their members' personal information; the reasons we choose to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES THE CREDIT UNION SHARE?	CAN YOU LIMIT THIS SHARING?
FOR OUR EVERYDAY BUSINESS PURPOSES - to process your transactions, maintain your account, respond to court orders and legal investigations and/or report to credit bureaus	YES	NO
FOR OUR MARKETING PURPOSES - to offer our products and services to you	NO	WE DON'T SHARE
FOR JOINT MARKETING WITH OTHER FINANCIAL COMPANIES	NO	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 OUR AFFILIATES TO MARKET TO YOU	NO	WE DON'T SHARE

## SHARING PRACTICES

How often does Woburn Municipal Credit Union notify me about their practices?

We must notify you about our sharing practices when you open an account and each year while you are a member of Woburn Municipal Credit Union.



WHAT WE DO	
How does Woburn Municipal 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.
How does Woburn Municipal Credit Union 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</li> <li>• Apply for a loan</li> <li>• Provide account information</li> <li>• Provide mortgage information</li> <li>• Use your credit or debit card</li> <li>• Show your driver's license</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 sharing only for</p> <ul style="list-style-type: none"> <li>• Affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using information to market to you</li> <li>• Sharing for non affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
DEFINITIONS	
Everyday Business Purposes	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as</p> <ul style="list-style-type: none"> <li>• Processing transactions, mailing, and auditing services</li> <li>• Providing information to credit bureaus</li> <li>• Responding to court orders and legal investigations</li> </ul>
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Woburn Municipal Credit Union has no affiliates.</li> </ul>
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Woburn Municipal Credit Union's joint marketing companies include Cuna Mutual Insurance</li> </ul>
OTHER IMPORTANT INFORMATION	
<p>For Massachusetts Members: We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization.</p>	