

<b>FACTS</b>	<b>WHAT DOES ATHOL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p>This information can include:</p> <ul style="list-style-type: none"> <li>Social Security Number and income</li> <li>Account Balances and payment history</li> <li>Credit History and Credit Scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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 Athol Credit Union chooses to share; and whether you can limit this sharing.
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Reason we can share your personal information	Does Athol Credit Union Share?	Can you limit this sharing?
<b>For 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.	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes</b> To offer our products and services to you.	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial institutions.</b>	<b>YES</b>	<b>YES</b>
<b>For our affiliates’ everyday business purposes</b> Information about your transactions and experiences.	<b>NO</b>	<b>WE DON’T SHARE</b>
<b>For our affiliates’ everyday business purposes</b> Information about your creditworthiness.	<b>NO</b>	<b>WE DON’T SHARE</b>
<b>For our affiliates to market to you.</b>	<b>NO</b>	<b>WE DON’T SHARE</b>
<b>For non affiliates to market to you.</b>	<b>YES</b>	<b>YES</b>

<b>Questions?</b>	Call (978) 249-3527 or go to <a href="http://www.atholcreditunion.com">www.atholcreditunion.com</a>
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## Who we are

### Who is providing this notice?

Athol Credit Union

## What we do

### How does Athol 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 Athol Credit Union collect my personal information?

We collect your personal information, for example, when you;

- open an account or deposit money
- pay your bills or apply for a loan
- use your debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

### 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.  
(See below for more on your rights under state law).

## Definitions

**Affiliates** - Companies related by common ownership or control. They can be financial or non-financial companies.

- **Athol Credit Union has no affiliates.**

**Non-Affiliates** - Companies not related by common ownership or control. They can be financial or non-financial companies.

- Non-Affiliates we may share with direct marketing companies, insurance providers, check printers, and government agencies.

**Joint Marketing** - A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance companies, checking account providers, and credit card providers.

## Other Important Information

**State Law** - If you give us written permission to share your information about electronic funds transfers, such permission will expire after 45 days.