

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: <ul style="list-style-type: none"> • Social Security number • Payment history and Account Balances • Credit history and Credit Score 	
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons Tewksbury Federal Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
	Does TFCU 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 with other financial companies – to offer our products and services to you	YES	YES
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We Do Not Share
For our affiliates' everyday business purposes – information about your credit worthiness	NO	We Do Not Share
For nonaffiliates to market to you	NO	We Do Not Share
To limit our sharing	<p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us anytime in writing, by email, or in person to limit our sharing.</p>	
Questions?	Contact a Member Services Representative at 1-978-851-9750, email to info@tewburyfcu.com or visit our branch at 752 Main Street Tewksbury MA 01876	
Who we are		
Who is providing this notice?	TFCU means Tewksbury Federal Credit Union	
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. We also maintain other physical, electronic, and procedural safeguards to protect your information and we limit access to information to those employees for whom access is appropriate.	

What we do	
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 <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
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	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Cut and mail the form:							
<p>Check here if you would like your choices to apply to everyone on your account or if you would like them to apply to you only.</p> <p><input type="checkbox"/> Apply my choices to all on the account.</p> <p><input type="checkbox"/> Apply my choices to me only.</p>	<p>Check all/any you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 70%;">Name</td> <td rowspan="5" style="vertical-align: top;"> Mail to: Tewksbury Federal Credit Union 752 Main Street Tewksbury MA 01876 </td> </tr> <tr> <td>Address</td> </tr> <tr> <td>City, State, Zip</td> </tr> <tr> <td> </td> </tr> <tr> <td>Account Number</td> </tr> </table>	Name	Mail to: Tewksbury Federal Credit Union 752 Main Street Tewksbury MA 01876	Address	City, State, Zip		Account Number
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