

FACTS

WHAT DOES CITY OF BOSTON 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 members' personal information; the reasons City of Boston Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does City of Boston 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	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
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	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> Call 617-635-4545 Visit us online at www.cityofbostoncu.com, print the form and mail, or Mail the form below <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a member, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 617-635-4545 or go to www.cityofbostoncu.com
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Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not 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> <p><input type="checkbox"/> Do not share my personal information with other financial companies to jointly market to me.</p>	<p>Mail to: City of Boston Credit Union City Hall, Room 242 Boston, MA 02201</p>								
	<table border="1" style="width: 100%;"> <tr> <td style="background-color: #cccccc;">Name</td> <td style="width: 50%;"></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		Account #		
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What we do	
How does City of Boston 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 City of Boston Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or apply for financing ■ show your driver's license or provide employment information ■ give us your wage statements 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 <ul style="list-style-type: none"> ■ 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>City of Boston Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include ATM transaction processor, Bill payment services, Online Banking services, Data Center provider, Plastic Card Production, Credit Bureaus, Check Printers, Mortgage application processor, Loan application processor, Insurance Companies, Service Providers and other financial institutions.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include insurance companies and service providers.</i>

