

**FACTS****WHAT DOES COMMUNITY CREDIT UNION OF LYNN 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
- credit history and credit scores

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

**How?**

All financial companies need to share members' 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 Community Credit Union of Lynn chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Credit Union of Lynn share?	Can you limit this sharing?
<b>For our 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	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non affiliates to market to you</b>	Yes	Yes

**Questions?**

Call 800-862-7009 or go to [myccu.org](http://myccu.org)

**To limit our sharing**

- Call 800-862-7009
- Visit us online at [myccu.org](http://myccu.org)
- Mail the form below

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 at any time to limit our sharing

What we do	
<b>How does Community Credit Union of Lynn protect my personal information?</b>	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.
<b>How does Community Credit Union of Lynn collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or make deposits or withdrawals from your account</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal info from others such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice will apply to everyone on your account – unless you tell us otherwise.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Community Credit Union of Lynn has no affiliates</i></li> </ul>
<b>Non affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <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 processors, Insurance Companies, Service Providers and other financial institutions.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies and service providers.</i></li> </ul>

Other important information	
Community Credit Union of Lynn is in compliance with 201 CMR 17.00, Mass Data Security Regulation. The objective of this regulation is to ensure the security and confidentiality of members' information in a manner fully consistent with industry standards.	

**Mail-in Form**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below:

Apply my choices only to me

**Mark any/all you want to limit:**

- Do not use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.
- Do not share my personal information with other financial companies to jointly market to me.

Name:

Address:

City, State, Zip

Account #

**Mail to:**

**Community Credit Union  
One Andrew Street  
Lynn, MA 01901**