

Cabot Boston Credit Union

Privacy Policy

April 2014

FACTS : WHAT DOES CABOT 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? 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 -Transaction history -Account balances -Payment history
-Credit history -Overdraft history

When you are no longer *a member*, we continue to share your information as described within 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 reason Cabot Boston Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Cabot Boston Credit Union share? | Can you limit this sharing? |
|---|---------------------------------------|-----------------------------|
| For our everyday business purposes- such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus | Yes | No |
| For our marketing purposes- To offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| 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 credit worthiness | No | We don't share |
| For non-affiliates to market to you | No | We don't share |
| Questions? Call 617-342-6154/3 or go to www.cbcu.com | | |

What We Do

How does Cabot 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 building. We also maintain other physical, electronic and procedural safeguards to protect information and we limit access to information to those employees for whom access is appropriate.

How does Cabot Boston Credit Union collect my personal information?

We collect your personal information, for example when you;

*open an account * make a deposit or withdrawal to your account * give us your contact information * provide your mortgage information *show your driver's license

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 * affiliate from using your information to market to you * sharing for non- affiliates to market to you

State laws and individual companies may give additional rights to limit sharing

Definitions

Affiliates – Companies related by common ownership or control. They can be financial and non-financial companies. *Cabot Boston Credit Union has no affiliates.*

Non-affiliates - Companies not related by common ownership or control. They can be financial and non-financial companies. *Cabot Boston Credit Union does not share with non-affiliates so they can market to you.*

Joint Marketing - A formal agreement between nonaffiliated companies that together market financial products or services to you. *Cabot Boston Credit Union does not jointly market.*