

FACTS

WHAT DOES FREEDOM 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 and Overdraft history
- Account Balances and Transaction or loss history
- Account transactions and Checking account information

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 Freedom Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Freedom 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	NO
For joint marketing with other financial companies	YES	NO
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

- Call 800-821-0160 —our menu will prompt you through your choice(s) **or**
- Visit us online: www.freedom.coop

Please note:

If you are a *new* 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.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-821-0160 or go to www.freedom.coop

Who we are

Who is providing this notice?

FREEDOM CREDIT UNION

What we do

How does Freedom 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 Freedom Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or Provide your mortgage information
- Apply for a loan or Share your driver's license
- Provide account information

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

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.

- *Our affiliates include financial companies such as: CUSO Financial Services, L.P.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Freedom Credit Union does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card companies.*

Other important information

For Massachusetts Members - We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing - without your authorization. State law: If you give us written permission to share information about your electronic fund transfers, such permission will expire after 45 days.

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