

**Billerica Municipal Employee's Credit Union**

*Privacy Policy*

Rev. 01/2013

<b>FACTS</b>	<b>WHAT DOES BILLERICA MUNICIPAL EMPLOYEE'S CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
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<b>What?</b>	<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"> <li>•Social Security number      •Transaction history      •Account balances</li> <li>•Account transactions      •Payment history      •Checking account information</li> </ul> <p>When you are no longer a member, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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 Billerica Mun Emp CU chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Billerica Municipal Employee's CU Share?	Can you limit this sharing?
<b>For our everyday business purpose -</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 purpose -</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purpose -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purpose -</b> information about your transactions and experiences	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

<b>Who we are</b>	
Who is providing this notice?	BMECU means Billerica Municipal Employee's Credit Union

<b>What we do</b>	
How does BMECU 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 office. We also maintain other physical, electronic and procedural safeguards to protect this information.
How does BMECU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>•Open an Account      •Give us your Contact Information</li> <li>•Apply for Financing      •Provide Employment Information</li> <li>•Apply for a Loan      •Make Deposits or Withdrawals from your Account</li> </ul> <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"> <li>•sharing for affiliates' everyday business purpose - information about your creditworthiness</li> <li>•affiliates from using your information to market you</li> <li>•sharing for nonaffiliates to market 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>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • BMECU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • BMECU does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • Our joint marketing partners include CUNA Mutual Insurance

<b>Other Important Information</b>	
<p><b>For Massachusetts Customers.</b> We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing- without your authorization.</p>	

Questions?	Call 978-667-2434 or go to <a href="http://www.billericamecu.com">www.billericamecu.com</a>
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