

**FACTS****WHAT DOES ST. MICHAEL'S FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Payment history</li> <li>• Credit history</li> <li>• Overdraft history</li> <li>• Account transactions</li> <li>• Credit card or other debt</li> </ul>
<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 St. Michael's Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does St. Michael's Federal Credit Union 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	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 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 nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 508-674-3861 - our menu will prompt you through your choice(s)</li> <li>• Visit us online: <a href="http://www.stmichaelsfcu.com">www.stmichaelsfcu.com</a></li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> a member, we 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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<b>Questions?</b>	Call 508-674-3861 or go to <a href="http://www.stmichaelsfcu.com">www.stmichaelsfcu.com</a>
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Mail-in Form									
<b>Mark any/all you want to limit:</b> <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.									
<table border="1"> <tr> <td><b>Name</b></td> <td></td> </tr> <tr> <td><b>Address</b></td> <td></td> </tr> <tr> <td><b>City, State, ZIP</b></td> <td></td> </tr> <tr> <td><b>Account #</b></td> <td></td> </tr> </table>	<b>Name</b>		<b>Address</b>		<b>City, State, ZIP</b>		<b>Account #</b>		<b>Mail to:</b> St. Michael's Federal Credit Union 60 Garside Street Fall River, MA 02720
<b>Name</b>									
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Who We Are	
Who is providing this notice?	St. Michael's Federal Credit Union means St. Michael's (Fall River) Federal Credit Union.
What We Do	
How does St. Michael's Federal 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does St. Michael's Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Give us your contact information</li> <li>● Pay us by check</li> <li>● Give us your wage statements</li> <li>● Provide your mortgage information</li> </ul> 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"> <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> 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>St. Michael's Federal Credit Union has no affiliates.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Nonaffiliates we share with can include insurance company</i></li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>St. Michael's Federal Credit Union doesn't jointly market.</i></li> </ul>
Other Important Information	
For Massachusetts, Mississippi and New Jersey Members. 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.	

