

Your Privacy

At **UMassFIVE** College Federal Credit Union, we are dedicated to providing you with the utmost in financial products and personal service. Yet our most important asset is your confidence and trust.

We rely on outside companies and other financial institutions to help deliver the multitude of high quality products and services you expect from your Credit Union. Doing so requires us to share certain information about you with these companies and financial institutions. We have instituted policies and practices to safeguard your personal financial information. Keeping your personal information private and secure is our top priority. This policy describes how we collect, share, and protect the privacy of your personal information.

Where We Collect Information About You

We collect the following information about you:

- From your application for our services, your transactions with us and information you provide us from our web site;
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history;
- From third parties we ask to verify information you have provided on your applications for services, such as employers or other creditors;
- From third parties with whom we have arrangements to provide services to you, such as financial institutions whose ATMs you use, merchants who accept your Credit Union credit card, mortgage lenders, or vehicle dealers;
- From marketing surveys that we may conduct or have conducted on our behalf

Businesses With Whom We Share Information

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that perform marketing or other services or provide additional financial products for you to consider. We only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell or give information to others.

Types of information we may disclose:

We may disclose to third parties any information we may have about you, including but not limited to your name, your address, your social security number, your date of birth, your transaction history, your assets and your income.

We share information with the following types of businesses:

- Financial service providers, such as companies providing mortgages, securities, financial planning, credit card or insurance services;
- Non-financial companies such as consumer reporting agencies, data processors, check/share draft and other printers, retailers, plastic card processors and government agencies.

Additionally, we may disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to follow your instructions as you authorize, to conduct the operations of the Credit Union, or to protect the security of our financial records.

Disclosure of Information About Former Members

If you terminate your membership with **UMassFIVE** College Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that meet or exceed federal regulations and leading industry practices to safeguard your information.