



<b>FACTS</b>		<b>WHAT DOES HOLYOKE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>	
<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 and Income</li> <li>• Account Balances and Transaction or Loss History</li> <li>• Credit History and Payment History</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 Holyoke Credit Union chooses to share; and whether you can limit this sharing.		
	<b>Reasons we can share your personal information</b>	<b>Does Holyoke Credit Union Share?</b>	<b>Can you limit this sharing?</b>
	<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	<b>Yes</b>	<b>No</b>
	<b>For our marketing purposes –</b> To offer our products and services to you	<b>Yes</b>	<b>No</b>
	<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>Yes</b>
	<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
	<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	<b>No</b>	<b>We don't share</b>
	<b>For nonaffiliates to market you</b>	<b>No</b>	<b>We don't share</b>
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (413) 532-7007 – our menu will prompt you through your choices or</li> <li>• Visit us online: <a href="http://www.holyokecu.com/contact-us">www.holyokecu.com/contact-us</a></li> </ul> <p><b>Please note:</b> If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our 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>		
<b>Questions?</b>	Call (413) 532-7007 or go to <a href="http://www.holyokecu.com/contact-us">www.holyokecu.com/contact-us</a>		

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>Holyoke Credit Union</b>
<b>What we do</b>	
<b>How does Holyoke Credit Union protect my personal information?</b>	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.
<b>How does Holyoke Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or make deposits or withdrawals</li> <li>• Apply for a loan or give us your income information</li> <li>• Show us your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <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 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. <b>See below for more on your rights under state law.</b></p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Holyoke Credit Union has no affiliates</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Holyoke Credit Union does not share with nonaffiliates so they can market you</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our Joint Marketing Partners may include insurance companies such as TruStage Insurance.</li> </ul>
<b>Other Important Information</b>	
<p>For Massachusetts 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.</p> <p>We adhere to Massachusetts Data Protection Law, regulation 201 CMR 17.00 Standards for the Protection of Personal Information of Residents of the Commonwealth.</p>	