

# MetroWest

## Community Federal Credit Union

The MetroWest Community FCU is committed to protecting the privacy of its members.

### **PRIVACY PLEDGE**

We pledge that:

- We will maintain and monitor security measures to protect your privacy and the integrity of all MetroWest Community FCU financial data.
- We will not sell your name, address or other personal information.
- We will share credit history information with credit reporting agencies.
- We will collect and use information **only** for the Credit Union business purpose of serving or anticipating your financial needs.
- We will comply with all applicable privacy laws.

### **PROTECTING YOUR PRIVACY**

Protecting your privacy, along with your financial assets, is the business of the MetroWest Community FCU. You have chosen to do business with us, and we recognize our obligation to keep the information you provide to us secure and confidential.

Our commitment to protect your financial information will continue under the principles and online guidelines described below.

### **KEEPING YOUR INFORMATION SECURE**

Keeping your financial information secure is one of our most important responsibilities. We value your trust and handle your information with care. Our employee access to information about you is limited. Generally, access to your accounts and information about you is limited to circumstances involving a “business need” such as when needed to maintain your accounts, to facilitate a transaction you have requested or authorized, or to otherwise meet your needs. We may also access information about you when considering a request from you for additional services or when exercising our rights under the law or any agreement with you. We safeguard information according to established security standards and procedures, and we continually assess new technology for protecting information. Our employees are trained to understand and comply with these information principles.

### **WORKING TO MEET YOUR NEEDS THROUGH INFORMATION**

In the course of doing business, we collect and use various types of information, such as information available from public records, market research and credit reports, as well as information you provide to us (examples: applications for loans and other services, pay verifications, tax information that you provide to us). We use this information to assess your requests for our services; to service your accounts; to offer to you our other services

that you may be qualified to receive; and to help you learn more about the financial services you're interested in.

### **KEEPING INFORMATION ACCURATE**

Keeping your account information accurate and up to date is very important. If you ever find that your account information is incomplete, inaccurate or not current, please call or write to us at the telephone number or address listed on your account statement. We will correct any erroneous information that we maintain or report as quickly as possible. If you believe that any information on any credit report issued by a consumer credit reporting agency is not accurate you should contact the agency that issued the report.

The primary credit reporting agencies and their phone numbers are listed for your convenience:

Experian	(888) 397-3742
Transunion	(800) 916-8800
Equifax	(800) 685-1111

We will not be able to correct or to help you correct any error or inaccuracy that does not directly relate to information that we report.

### **HOW – AND WHY – INFORMATION IS SHARED**

We limit who receives information and what type of information is shared. We share information with the goal of bringing you greater convenience and more choices. We only share information with companies that work for us. To assist us in offering you services, we may occasionally share information with companies that work for us, such as check-printing and data processing companies. These companies might, for example, assist us in offering you certain products and services or help us mail account statements. These companies act on our behalf and are obligated to keep the information that we provide to them confidential.

Other information may also be exchanged with third parties, credit bureaus and other organizations, when legally required or permitted; when you have authorized us to do so; when the information is provided by us to facilitate or complete a member initiated or approved transaction; in connection with a fraud investigation; in connection with an acquisition or the sale of your account to another financial institution; or when a member has been informed of the possibility of disclosure for marketing purposes through a prior communication or agreement. If we receive a subpoena or similar legal process demanding release of any information about you, we will generally attempt to notify you (unless we believe we are prohibited from doing so). Except as required by law or as described above, we do not share information with other parties, including government agencies.

Certain information, such as trust and fiduciary information, is subject to very strict limitations regarding the sharing of information, both internally and externally. The MetroWest Community FCU does not share any specific member information or other personally identifiable data to any non-affiliated third party with regard to the third party's offering their products and services. While we may offer products and services from third party marketers, the Credit Union and the companies that work for us will at all times control the member information used to make the offers.

Information sharing that is permitted by law, such as with collection companies and credit bureaus, or to information sharing with companies that perform marketing services on our behalf or to other financial institutions with whom we have contracted to offer a broader array of financial products and services to our membership.

We do not collect personal identifying information about visitors to our site.

Our servers collect standard non-identifying information about visits to the site, such as date and time visited, IP address, city, state, and country. This information is used to compile standard statistics on site use.

If you have provided personal identifying information via e-mail (such as name and address), the information will only be used to communicate with you to handle your request. It is not sold or transferred to other parties.

MetroWest Community FCU advises its members to never share their online account password or ATM Pin with anyone. Members should also change their password regularly and remember to sign off of our Web site and their computer.

We do not knowingly solicit data from children, and we do not knowingly market to children. We recognize that protecting children's identities and privacy online is important and the responsibility to do so rests with both the online industry and parents.

E-mail: MetroWest Community FCU may use feedback information from members and non-members to respond to inquiries, comments or suggestions. This information is never sold, given, or disclosed to third parties.

Members wishing additional information on consumer protection laws should go to [www.ftc.gov](http://www.ftc.gov)

**MetroWest Community FCU is committed to protecting your privacy**

***MetroWest***  
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[www.MetroWestCommunityFCU.com](http://www.MetroWestCommunityFCU.com)

