

*For more information or if you have any questions, please contact your local branch:*

***Adams Village***  
617-265-6967

***Mass. Ave.***  
617-541-6143

***Plymouth***  
508-830-8889

***Medford***  
781-905-1500

***Westwood***  
781-461-9662

**www.memberspluscu.org**



## ***How We Protect Your Personal and Financial Privacy***



#15 Rev. 9/09

**Members***PLUS*  
C • R • E • D • I • T      U • N • I • O • N

# *Privacy Policy and Disclosure*

The Board of Directors and Staff of Members Plus Credit Union are committed to safeguarding your confidential information and protecting your privacy. We believe your trust is a valuable asset and the basis of our relationship. In the course of providing services, we collect personal information about you that is not publicly available. This privacy policy describes how we collect, share, and protect the privacy of your personal information.

## **Information We Collect**

We collect a variety of nonpublic personal information about you from the following sources:

- a) Information we receive from you on applications and other forms (such as your name, address, social security number, assets, liabilities and income).
- b) Information about your transactions with us (such as your account balance, payment history, and parties to transactions).
- c) Information we receive from consumer reporting agencies (such as your credit history and creditworthiness).
- d) E-mail and electronic information sources.
- e) Information we receive from marketing surveys to provide new services.

## **Disclosures to Parties that Provide Services**

Members Plus Credit Union does not disclose nonpublic personal information except to non-affiliated third parties as permitted by law such as:

- Third parties that provide services necessary to effect, administer or enforce a transaction that you request or authorize;

- Credit bureaus or similar reporting agencies;
- Law enforcement officers and governmental agencies and courts as required by a subpoena, court order or law; and
- Third parties that perform marketing or other services on our behalf.

We may disclose all of the information we collect as described above to companies that perform marketing services for us, financial institutions with which we have joint marketing agreements, or companies with which we jointly offer products or services such as credit cards or credit insurance. Whenever we use a third party service provider to help us serve you, we require them by contract to maintain appropriate safeguards designed to ensure the security and the confidentiality of the information that we provide them and permit them to only use your information for purposes authorized by us.

We will disclose information with your consent or if required by law. If you decide to terminate your membership or you become an inactive member, we will continue to adhere to the privacy policies and practices as described in this notice.

## **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We have designed physical, electronic, and procedural safeguards that meet or exceed federal regulations to guard your nonpublic personal information.