

# FACTS

## QUINCY CREDIT UNION IS PROVIDING THIS NOTICE WHAT DOES QUINCY 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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Account balances and payment history</li> <li>■ Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our Member, we will not share your information except as permitted or required by law as described in this notice.</p>
<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 Quincy Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Quincy 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>	Yes	Yes
<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 our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<p>Call 617-479-5558 – our menu will prompt you through your choice(s)            Visit us online: <a href="http://www.qcu.org">www.qcu.org</a>            Mail the form below</p> <p>Please note: 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.</p> <p>However you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call (617) 479-5558 extension # 2

<b>Mail in Form. Mail to Quincy Credit Union, 100 Quincy Ave, Quincy MA 02169</b>		
<p>If you have a joint account your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me</p>	
<b>Name</b>		
<b>Address</b>		
<b>Member Number</b>		

What we do	
<b>How does Quincy Credit Union protect my personal information?</b>	<p>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.</p> <p>We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.</p>
<b>How does Quincy 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</li> <li>• apply for a loan</li> <li>• pay your bill</li> <li>• make deposits or withdrawals from your accounts</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, including credit bureaus 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 to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</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>Affiliates</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>■ Quincy Credit Union has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include ATM Transaction processors; Plastic Card production; Data Center provider; Mortgage application processor; Credit Card processors; Statement printers; Credit Bureaus; Loan application processor; CU Service Centers; Bill Payment servicer; Home Banking provider; Check Printers and Online Account processors.</i></li> </ul>
<b>Joint marketing</b>	
<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>■ CUNA Mutual Group</li> <li>■ CUSO Financial</li> </ul>
Other Important Information:	
<p><b>For Vermont and California Residents Only:</b> The information practices we have described above comply with federal law. Vermont and California laws place additional limits on sharing information about their residents. If you are a Vermont or California resident, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation.</p> <p><b>For Nevada Residents Only:</b> We are providing you this notice pursuant to state law. You may request to be placed on our internal Do Not Call list by calling, 617-479-5558. For more information on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101; telephone number 702-486-3420; email: AGINFO@ag.nv.gov; Quincy Credit Union, 100 Quincy Avenue, Quincy, MA 02169.</p> <p><b>For California Residents Only:</b> To exercise your privacy rights under CCPA, please review our privacy policy at <a href="http://www.qcu.org">www.qcu.org</a> or call us at 617-479-5558.</p>	