Our Privacy Notice

CENTRAL ONE FEDERAL CREDIT UNION
714 Main Street
Shrewsbury, MA 01545
PH: 508-842-7400
TF: 800-527-1017
www.centralfcu.com

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FACTS	**WHAT DOES CENTRAL ONE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**
Why?	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.
What?	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores
How?	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 Central One Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does Central One Federal Credit Union share?**	**Can you limit this sharing?**
For our everyday business purposes—such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We do not share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We do not share

To limit our sharing	• Call 508-842-7400 or toll-free at 800-527-1017. Our menu will prompt you through your choices(s) • Visit us online at www.centralfcu.com. **Please note:** If you are a new member, we can begin sharing your information thirty [30] days from the date we sent you 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.
Questions?	Call us at 508-842-7400 or toll-free at 800-527-1017, or visit us online at www.centralfcu.com.

More information about your privacy continued on next page

Who We Are	
Who is providing this notice?	Central One Federal Credit Union.

What We Do	
How does Central One Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does Central One Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: • start an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from the accounts you have with us We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include Central One Retirement and Investment Center and Oak Tree Insurance Agency.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Central One Federal Credit Union does not share with non-affiliates so that they can market to you.*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: • *Insurance companies*

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey 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.

For Vermont Members/Customers. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Additional information concerning our privacy policies can be found at www.centralfcu.com or call 800-527-1017.