

**Facts** **WHAT DOES STONEHAM ME 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 product or service you have with us. This information can include:

- SSN
- Acct Balances
- Payment transaction history
- Transaction History
- Retirement Assets

**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 Stoneham ME FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Stoneham ME Federal 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	Yes	NO
<b>For joint marketing with other financial companies</b>	Yes	NO
<b>For our affiliates’ everyday business purposes</b> – Information about your transactions and	Yes	No
<b>For our affiliates’ everyday business purposes</b> – Information about your creditworthiness	No	We Don’t Share
<b>For non-affiliates to market to you</b>	NO	We Don’t Share

**To limit our sharing**

- Go to [www.smefcu.org](http://www.smefcu.org)

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. However, you can contact us at any time to limit our sharing.

**Questions?**

Call (781-438-3959) or go to [www.smefcu.org](http://www.smefcu.org)

Who we are	
Who is providing this notice?	<b>STONEHAM ME FEDERAL CREDIT UNION</b>
What we do	
How does Stoneham ME Federal 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 and secured files and buildings.
How does Stoneham ME Federal collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or apply for a loan</li> <li>▪ Apply for an ATM or debit card</li> <li>▪ Make a loan payment or wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <b>Stoneham ME Federal Credit Union has no affiliates.</b></li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <b>These can include but may not be limited to plastic card processors, data processors, consumer reporting agencies, CUSOs, corporate credit unions, and retirement account</b></li> </ul>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <b>Cuna Mutual Group</b></li> <li>▪ <b>TruStage Insurance</b></li> </ul>