



# PRIVACY NOTICE

<b>FACTS</b>	WHAT DOES METRO 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 employment information</li> <li>• Account balances and payment history</li> <li>• Checking account information</li> <li>• Credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information 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 Metro Credit Union chooses to share; and whether you can limit this sharing.
<b>Questions?</b>	Contact our Member Service Center: 877-MY-METRO (877-696-3876)

Reasons we can share your personal information	Does Metro Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as, to enable us 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 enhanced products and services to you.	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes <sup>1</sup>
<b>For our affiliate's everyday business purposes –</b> Information about your transactions and experiences.	Yes	No
<b>For our affiliate's everyday business purposes –</b> Information about your creditworthiness.	No	Metro does not share
<b>For our affiliates to market to you</b>	Yes	Yes <sup>1</sup>
<b>For non-affiliates to market to you</b>	Yes <sup>2</sup>	Yes <sup>1</sup>

<b>To limit our sharing</b>	<p>(1) Members may "opt-out" of sharing by contacting our member service center (877-MY-METRO).</p> <p>(2) Non-Affiliate information sharing applies only to My Reward Checking account holders.</p> <p>(3) Metro Credit Union has instituted programs to ensure the security and privacy of personal information with oversight from our management teams.</p>
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## Who we are ...

## Who is providing this notice?

Metro Credit Union, a cooperative financial institution founded in 1926, headquartered in Chelsea, Massachusetts, servicing members in the Massachusetts counties of Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester and New Hampshire Counties of Hillsborough and Rockingham.

## What we do ...

## How does Metro Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that are designed to comply with federal law. These measures include computer safeguards and secured files and buildings.

## How does Metro Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Apply for a loan or pay your bills
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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 law and individual companies may give you additional rights to limit sharing. For more information, see the Notes section below.

## Definitions ...

## Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Metro Insurance Advisors, LLC is an affiliate of Metro Credit Union.*

## Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Our non-affiliate partners include debit rewards processors and associated merchants.*

## Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card processors, investment companies, and insurance companies.*

## Notes

Please refer to the Massachusetts Office of Consumer Affairs & Business Regulation website for more information: <http://www.mass.gov/ocabr/data-privacy-and-security/>.



## **ONLINE PRIVACY POLICY**

In order to effectively deliver comprehensive online banking services, Metro must collect personal information about members and others who visit and use its internet web site. As with information we collect through other means, we use the information members provide online to respond to member needs, service member accounts, and provide members with information about other services Metro offers.

## **INFORMATION WE MAY COLLECT**

Metro may collect any personal information you share with Metro when you use Metro's website(s) to perform your banking on line, such as when you apply for a loan, pay bills, make payments on a loan or a credit card, and when you use Metro's website(s) to inquire about Metro's products and services, such as when you request information about products and services, or answer an on-line survey.

Metro also collects certain non-personal information when you visit Metro's website(s). For example, our servers keep an activity log that tracks all visitors to the Metro Credit Union website(s). The information in the activity log is anonymous and therefore does not identify you individually. The anonymous information our server collects may include among other data: your IP address, browser type, your registered domain or home server, time of access, date of access, web page(s) visited, number of clicks, software crash reports, session identification number, search terms, search results, access times and referring website's addresses.

This information is collected through use of cookies. A cookie is a small piece of information that a website stores directly on the computer a member is using. Cookies can contain a variety of information, from a simple count of how often a member visits a website to information which allows customization of a website for member use. Metro Credit Union uses cookies to gather data about the usage of our website. Anytime a cookie is used, personal information is encrypted for our use only and is protected from third party access. Under no circumstances can a website other than those from our domain read or interact with the cookies created by our domain.

## **Google Analytics**

Metro's website uses Google Analytics, a web analytics service provided by Google. Google Analytics uses cookies to collect anonymous traffic data to help us analyze how users use the Site. The information generated by a cookie about your use of the Site (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the Site, compiling reports on Site activity for us and providing other services relating to Site activity and internet usage. The data generated by Google Analytics is used solely by Metro for the purposes of evaluating the demand for, and offering, its own services and products.

Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. By using

the Site, you consent to the processing of data about you by Google in the manner and for the purposes described in this Privacy Policy.

You may opt-out of Google Analytics for Display Advertising, customize Google Display Network ads by clicking [here](#). For more information about opting out, click [here](#).

The data generated by Google Analytics is used solely by Metro for the purposes of evaluating the demand for, and offering, its own services and products. Though this data is processed and stored by Google or its third party affiliates, the data remains Metro's property, and neither Metro nor Google, nor third parties employed by Google, may sell this data.

### **Third Party Links**

Metro Credit Union provides links to business partner websites and to other resource websites as a courtesy. A notification message appears as members click on our credit union partner links to advise that they are leaving the Metro Credit Union website and entering an external website outside of our domain. Users are also notified that at that time, they may cancel this action and return to our website or continue to the external site. A business partner website will be identified with our logo. In addition, Metro's website may direct you to social media sites, such as Facebook, Twitter and LinkedIn. Metro may collect any personal information you share on these social networking sites.

Please remember that when a member leaves our site, our Privacy Policy is no longer in effect. Once members visit another website, their web privacy and security is defined by that website's own policies. This includes social media and networking sites where Metro maintains an online presence. When accessing any third party content within, or through, the Metro Credit Union website, we encourage members to review the privacy policy and security offered on that site before providing any personal information. Metro Credit Union does not guarantee or assume liability for any third party product or service obtained through our website. Metro Credit Union does not represent either the third party or the member if the two enter into a transaction. Please also remember that social media and email are not secure methods of communicating with Metro.