

<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>• Account transactions and 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>

Who we are ...	
<b>Who is providing this notice?</b>	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 ...	
<b>How does Metro Credit Union protect my personal information?</b>	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 <sup>3</sup> .
<b>How does Metro 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 or deposit money</li> <li>• Apply for a loan or pay your bills</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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 non-affiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing<sup>4</sup>.</p>

Definitions ...	
<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>• <i>Metro Insurance Advisors, LLC is an affiliate of Metro Credit Union.</i></li> </ul>
<b>Non-affiliates</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>Our non-affiliate partners include debit rewards processors and associated merchants.</i></li> </ul>
<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>• <i>Our joint marketing partners include credit card processors, investment companies, and insurance companies.</i></li> </ul>

Notes	
<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 accountholders.</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> <p>(4) Please refer to the Massachusetts Office of Consumer Affairs &amp; Business Regulation web site for more information: <a href="http://www.mass.gov/ocabr/data-privacy-and-security/">http://www.mass.gov/ocabr/data-privacy-and-security/</a>.</p>	