

FACTS

WHAT DOES RIVER WORKS 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:

- Social Security Number and income
- Account Balances and payment history
- Credit History and Credit Scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All Financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons River Works Credit Union chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does River Works Credit Union Share?	Can you limit this sharing?
For Everyday Business Purposes Such as to process your transactions, maintain your account(s), 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 institutions.	YES	NO
For our affiliates' everyday business purposes Information about your transactions and experiences.	NO	WE DON'T SHARE
For our affiliates' everyday business purposes Information about your creditworthiness.	NO	WE DON'T SHARE
For our affiliates to market to you.	YES	YES
For non affiliates to market to you.	NO	WE DON'T SHARE

To limit our sharing

- Call 800-367-1207 our menu will prompt you through your choice(s) or
- Visit us online: www.rwcu.com

Please note:

If you are a *new* customer, we can begin sharing your information [30] days from the date we sent this notice. When you are *no longer* our customer, 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) 599-0096, 800-367-1207 or go to www.rwcu.com

Who we are	
Who is providing this notice?	RIVER WORKS CREDIT UNION
What we do	
How does River Works 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 and secured files and buildings
How does River Works Credit Union collect my personal information?	<p>We collect your personal information, for example, when you;</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates 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"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law).</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • River Works Insurance Group LLC
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include Insurance Companies.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include Insurance Companies.
Other Important Information	
State Law - If you give us written permission to share your information about electronic funds transfers.	