

FACTS

WHAT DOES FRANKLIN-SOMERSET FCU DO WITH YOUR PERSONAL INFORMATION? Rev. 12/15

Why?

Financial companies choose how they share your information. Federal law gives members 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 products or services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

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 Franklin-Somerset Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Franklin-Somerset FCU share?	Can you limit this sharing?
For our 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 products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For non-affiliates to market to you	YES	YES

To limit our sharing

- Mail us the form below

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?

877-952-5800

Mail-in Form

Leave blank

or if you have a joint account, your choice(s) will apply to everyone unless you mark below.

- Apply my choices only to me

Mark any/all you want to limit.

- Do not share my personal information with non-affiliates to market their products and services to me.
- For our marketing purposes - to offer products and services to you
- For joint marketing with other financial companies

Name _____

Address _____

City, State, Zip _____

Mail to: Compliance, Franklin-Somerset Federal Credit Union, 26 Leavitt Street, Skowhegan, ME 04976

Who we are

Who is providing this notice?

Franklin-Somerset Federal Credit Union

What we do

How does Franklin-Somerset FCU 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.
We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.

How does Franklin-Somerset FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- 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 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 your account – unless you tell us otherwise.

Definitions

Affiliates

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

- *Franklin-Somerset Federal Credit Union has no affiliates*

Non-affiliates

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

- *Non-affiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and non-profit organizations*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card companies, financial products companies, etc.*

