

# FACTS

## What does the Worcester Police Department 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:

- Address
- Social Security number and income
- Account balances and payment history.
- Credit history and credit scores.

### How?

All financial institutions need to share customers' personal information to run their everyday business. In the section below, we list reasons financial companies can share their customers' personal information; the reasons the Worcester Police Department Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WPDCU share?	Can you limit this sharing?
<b>For our everyday purposes</b> Such as processing 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	Yes
<b>For our affiliates' everyday business purposes</b> Information about your transactions and experiences.	No	We don't share
<b>For our affiliates' everyday business purposes</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Drop off at the Credit Union or mail the attached form.

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 508-799-7677 or go to [www.wpdcu.com](http://www.wpdcu.com)

## What we do?

<p><b>How does WPDCU protect my personal information?</b></p>	<p>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.</p>
<p><b>How does WPDCU collect my personal information?</b></p>	<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>- pay your bills or apply for a loan</li> <li>- use your debit card.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<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>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account-unless you tell us otherwise.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p>

## Mail in form

Leave Blank  
OR  
If you have a joint account your choice(s) will apply to everyone on your account unless you mark below

Apply my choices only to me

Mark any / all you want to limit:

- Do not share information about my creditworthiness with your affiliates to their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non affiliates to market their products and services to me.

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Account Number(s) \_\_\_\_\_

Mail to:  
Worcester Police  
Department CU  
400 Grove Street  
Worcester, MA 01605