



FACTS	WHAT DOES PEABODY MUNICIPAL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<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"> • Social Security number • Income • Account balances • Payment History • Credit history • Credit scores • Transaction history • Employment information
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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 Peabody Municipal Federal Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Peabody Municipal Federal Credit Union 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 our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

To limit our sharing or to ASK QUESTIONS?	Call 978-532-1385 or visit www.peabodycu.com
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Who We Are?	
Who is providing this notice?	PEABODY MUNICIPAL FEDERAL CREDIT UNION
What We Do?	
How does Peabody Municipal Federal Credit Union protect my personal information?	<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>We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Peabody Municipal Federal 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 • Give us your income information • Give us your contact information • Pay us by check • Show your driver's license <p>We collect nonpublic personal information about you from the following sources:</p> <ul style="list-style-type: none"> • Information we receive from you on applications or other forms • Information about your transactions with us, our affiliates, or others and • Information we receive from a consumer reporting agency.
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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	If one owner chooses to limit sharing on an account held jointly with someone else, information on the account will not be shared for either party.
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.