

<b>FACTS</b>	<b>WHAT DOES Fall River Municipal Credit Union DO WITH YOUR PERSONAL INFORMATION?</b>
<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>▪ <b>Social Security number and income</b></li> <li>▪ <b>Account balances and payment history</b></li> <li>▪ <b>Credit history and credit scores</b></li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share member’s personal information to run their every day business. In the section below, we list the reasons financial companies can share their member’s personal information; the reasons Fall River Municipal CU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fall River Municipal CU share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For marketing purposes-</b> To offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates’ everyday business purposes-</b> Information about your transactions and experiences	<b>NO</b>	<b>We don’t share</b>
<b>For our affiliates’ everyday business purposes-</b> Information about your creditworthiness	<b>NO</b>	<b>We don’t share</b>
<b>For non-affiliates to market to you</b>	<b>NO</b>	<b>We don’t share</b>

<b>Questions?</b>	Call <b>508-678-9028</b> or go to <b>www.frmcu.com</b>
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