

Your Privacy

BRANCHES

Leominster
20 Adams Street
Leominster, MA 01453

Worcester
910 West Boylston Street
Worcester, MA 01606

Clinton
159 Mechanic Street
Clinton, MA 01510

Holden
715 Main Street
Holden, MA 01520

Sterling
7 Main Street
Sterling, MA 01564

North Leominster
1316 Main Street
Leominster, MA 01453

Be somebody.



9/09

800-649-4646
leominstercu.com



 **LCU**
Leominster Credit Union

Privacy Notice and Disclosure

Leominster Credit Union values you as our member. We appreciate that you have entrusted us to further your financial goals. To deliver the high quality products and services you expect from Leominster Credit Union, you sometimes give us important personal and financial information. Please be assured that we make every effort to protect your non-public personal and financial information. This privacy notice and disclosure outlines important information to let you know how we use and protect your information.

You should also take the necessary care to protect your own personal and financial information. Be careful when answering questions regarding your private information. Protect your checkbooks, debit and credit cards, passwords, and other information. By working together, we can protect both your financial assets and your private information.

If you ever have any questions about this privacy notice or any of the credit union's policies regarding your non-public personal and financial information, please feel free to call us at 1-800-649-4646. In addition, you may also visit one of the locations listed on the back of this notice during normal business hours.

Information We Collect

We collect non-public personal information about you from the following sources:

- Information we receive from you on loan applications and other forms.
- Information about your transactions and account experience with us.
- Information we receive from a consumer reporting agency.
- Information we obtain from outside sources when we verify information you provide us such as your employment history or your account relationships with other financial institutions.

Information We Disclose

We do not disclose any non-public personal information about our members and former members to anyone, except as permitted by law.

Parties Who Receive Information From Us

In order to provide you with additional financial products and services, we have entered into agreements with other companies that perform marketing or other services for us and may disclose information we collect, as described above. We only partner with companies that agree to maintain strong confidentiality protections and limit their use to the information we provide. We do not permit these companies to sell or give your information to other parties.

We may share information with the following types of businesses:

- Financial service providers such as companies that provide insurance products, credit cards, financial planning, and investment products.
- Non-financial companies such as check/share draft and other printers, consumer reporting agencies, data processors, retailers, auditors, and government agencies.

Additionally, we may disclose information about you under other circumstances as permitted or required by law or when you give us your consent to release this information.

Non-Public Personal Information and Former Members

We do not disclose non-public personal information about former members, except as permitted by law.

Security of Your Financial Information

We restrict access to non-public personal information about you to those employees who need to know this information to provide products or service to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.