

NORWOOD TOWN EMPLOYEES' FEDERAL CREDIT UNION  
1148 Washington Street  
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## **NOTICE OF FINANCIAL PRIVACY RIGHTS**

The Norwood Town Employees' Federal Credit Union will provide each member and joint member with an Initial Privacy notice at the time that the membership card is signed. Annual Privacy Notices will be provided to each member in their First Quarter Statements. Notice of changes in privacy policies will be mailed with the member statements in the subsequent statement mailing.

### **INFORMATION WE COLLECT**

We collect nonpublic information about you from the following sources:

1. Information we receive from you on applications or other forms:
2. Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or former employers, or from other institutions where you conduct financial transactions.
3. Information we receive from a consumer credit reporting agency.

### **OUR SECURITY MEASURES**

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

**NON-PUBLIC PERSONAL INFORMATION ABOUT FORMER MEMBERS** If you decide to terminate your membership with the Norwood Town Employees' Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

### **INFORMATION WE SHARE**

1. Information about you in response to a court order.
2. Your payment history on loans to credit bureaus
3. Service providers hired by The Norwood Town Employees' Federal Credit Union to provide specific services.

The consumer privacy rule does not limit or supersede the operation of the FCRA (Fair Credit Reporting Act).

Reviewed August 2014