

- Persons acting in a representative capacity for you; for example, your attorney or accountant
- Governmental agencies in response to a subpoena, court order and/or judicial process

If in the future we disclose non-public information to non-affiliated third parties, we will allow you the choice to opt-out.

Other Information

Andover Federal Credit Union recognizes and respects the privacy expectation of its members and considers the safekeeping of member information a fundamental responsibility of the Credit Union. We will willingly disclose and explain our Privacy Policy to our members. If you have any questions about this Privacy Policy, please contact the following:

Lisa Morelli Roberta Thurlow
CEO Assistant Manager

1-978-475-6133

Andover Federal Credit Union

Main Office
19C Lupine Road
Andover, MA 01810
PHONE: (978) 475-6133
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Branch Office
Greater Lawrence Technical School
57 River Road
Andover, MA 01810
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www.andoverfcu.com



**PRIVACY
POLICY**

Introduction

Andover Federal Credit Union is a financial corporation providing a broad range of products and services to consumers and members from basic banking services to loans and mortgages and online account access. At Andover Federal Credit Union, protecting our members' privacy and financial assets has always been at the core of our business. We value the trust that you have placed in Andover Federal Credit Union by choosing to do business with us. Andover Federal Credit Union recognizes our responsibility to keep the information that we obtain from and on consumers and members secure and confidential in accordance with our Privacy Policy which is detailed below.

The Gramm-Leach-Bliley Act, a Federal law, requires that financial institutions with whom you do business, such as Andover Federal Credit Union, notify you of their Privacy Policies at the start of your relationship with them, and annually thereafter, as long as you continue to have a relationship with them. This regulation applies only to products and services that are used by you personally or which relate to your family or home. It does not apply to business-purpose products and services.

Personal Information We Collect

In order to deliver products and services to our members as effectively and conveniently as possible and to better understand the financial needs of our members, Andover Federal Credit Union collects, retains, and uses various types of information about our customers. This includes demographic information (such as your name, address, phone or social security number) and credit information (information related to your accounts with us or others). This information comes either directly from you; for example, from applications prepared by you, financial statements which you provide to us, from E-mails sent to us or from transactions on your accounts with us. It may also come from outside sources, such as credit reporting agencies or public records. If you visit our Internet website, www.andoverfcu.com you should know that we do not collect identifying information about you, but we may use standard software (called "cookies") to collect non-identifying information about your Internet usage, such as the date and time our site was accessed and the web browser that you used.(i.e.,

Microsoft Internet Explorer, Mozilla Firefox) Andover Federal Credit Union does not share consumer, member or former member non-public personal information with anyone except as permitted by law or as specifically authorized by you.

Security Measures and Information Accuracy

Andover Federal Credit Union diligently maintains physical, electronic and procedural safeguards that comply with applicable federal standards to guard your private personal information and to assist us in preventing unauthorized access to that information. The only employees or companies who can access your personal information are those who use it to service your account, to respond to your questions, or to provide services to you or for us. Our employees are subject to a corporate code of ethics and other policies that require maintaining the confidentiality of customer information. Therefore, we will ensure that our employees understand the importance of maintaining the confidentiality of all customer information and that they fully understand the Credit Union's Privacy Policy through ongoing training.

We also make every effort to ensure that the member personal information that we maintain about you is accurate, up-to-date, and complete. If you believe that information is inaccurate, we encourage you to contact us by calling Member Services at 1-978-475-6133 or write to us at Andover Federal Credit Union, Attention: Member Services, 19C Lupine Road, Andover, MA 01810, so that we can research and correct any inaccuracies in a timely manner.

Sharing Information with Our Partners

Andover Federal Credit Union has established partnerships with outside financial entities to jointly provide such products as credit cards to our members. If you ask us to provide you with any of these products or services, Andover Federal Credit Union will share information about you with our partners so that they can establish and maintain your account. Information that we share may come from your application (for instance, your name, address, or telephone number) or from credit reporting agencies. It may also include transaction and experience information on your accounts at Andover Federal Credit Union.

Andover Federal Credit Union also employs outside marketing companies on a contract basis to assist us in marketing our products and services. Information that we may share with our marketing partners includes your name, address, and telephone number and a general description of the type of relationship you maintain with us. For example, we may indicate that you have a deposit account or a mortgage with us. We do not disclose your account numbers, your social security number, or any credit or transaction information to our marketing partners.

Please note that we will maintain written contracts with all of our partners that prohibit the use of non-public personal information that we provide to them for any purpose other than to jointly market our products to you and which require them to treat such information in a confidential manner.

If in the future we disclose non-public information to our partners, we will allow you the choice to opt-out.

Sharing Information with Non-Affiliated Third Parties

Andover Federal Credit Union does not share non-public personal information with non-affiliated third parties except as specifically authorized by you or as permitted by law. The types of information that we may provide to others include both demographic and credit and transaction information as described above. An example of a situation where you might authorize us to provide your information to an outside third party is if you are applying for a mortgage at another financial institution which needs to know about your deposit or loan history with us.

Examples of outside third parties with which we are permitted by law to share information include:

- Credit reporting agencies
- Companies that provide operational or marketing services for us, such as firms that perform fraud prevention, accounting, or independent loan quality review
- Entities that help us establish, maintain, service, or if necessary, collect amounts due on your account