

BFCU

Banking for First Responders

June 2022

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| FACTS | WHAT DOES BOSTON FIREFIGHTERS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? |
| 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. |
| WHAT? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores When you are no longer our member, we continue to share your information as described in this notice. |
| 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 Boston Firefighters Credit Union chooses to share; and whether you can limit this sharing. |

| Reason we can share your personal information | Does Boston Firefighters 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 Don't Share |
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We Don't Share |
| For affiliates to market you | No | We Don't Share |
| For non-affiliates to market you | No | We Don't Share |

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| Questions? | Call 617-288-2420 or go to www.bosfirecu.com |
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| Who we are | |
|--------------------------------------|----------------------------------|
| Who is providing this notice? | Boston Firefighters Credit Union |

| What we do | |
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| How does Boston Firefighters 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 limit our employee’s access to information by making available only such information appropriate to serve you. Our employees are trained in the importance of maintaining confidentiality and member privacy.</p> |
| How does Boston Firefighters 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 or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus.</p> |
| 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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

| Definitions | |
|-------------------------|--|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Boston Firefighters Credit Union has no affiliates. |
| Non - Affiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Boston Firefighters Credit Union does not share with non-affiliates so they can market to you. |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies. |

| Other Important Information |
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| <p>Boston Firefighters Credit Union complies with 201. CMR 17.00: standards for the protection of personal information of residents of the Commonwealth of Massachusetts. BFCU VISA Mobile App periodically collects, transmits, and uses geolocation information for enabling features that prevent fraudulent card use and alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the Solution is being used or not at all, depending on the End User’s selection. The End User can change his/her/their location permissions at any time in their device settings.</p> |