



FACTS **WHAT DOES RTN FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives members 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 information we collect and share depend upon the products and/or services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and payment history • Transaction and loss history and overdraft history • Checking account information and wire transfer instructions When you are <i>no longer</i> 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 RTN Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RTN Federal 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	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes
To limit our sharing	Mail the form below. Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
Questions?	Call 781-736-9900, ext. 1, or go to rtn.org	

Cut here and return the form below -----

Mail-In Form			
<input type="checkbox"/> By checking this box, you limit the following: <ul style="list-style-type: none"> ▪ Do not share information for joint marketing with other financial companies ▪ Do not share information about my creditworthiness with your affiliates for their everyday business purposes. ▪ Do not allow your affiliates to use my personal information to market to me. ▪ Do not share my personal information with non-affiliates to market their products and services to me. 			
Name		Mail to: RTN Federal Credit Union 600 Main Street Waltham, MA 02452	
Address			
City, State, ZIP			
Account Number			

Who we are	
Who is providing this notice	RTN Federal Credit Union, 600 Main Street, Waltham, Massachusetts 02452
What we do	
How does RTN Federal Credit Union protect my personal information?	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.
How does RTN Federal 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 and/or apply for a loan • make a wire transfer • give us your income information and show us your government-issued ID <p>We also collect information from others, such as credit bureaus, affiliates and other companies.</p>
Why can't I limit 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our three affiliates are RTN Financial & Retirement Group, RTN Insurance Agency LLC and RTN Realty Advisors, LLC</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include insurance companies, mortgage companies and direct marketing companies</i>
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"> • <i>Our joint marketing partners include insurance companies</i>