

Down East Credit Union Privacy Notice and Disclosure

Down East Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. These practices are followed by the credit union.

If after reading this notice you have questions, please contact us at:

1-800-427-1223

or write to:

**Bert Beaulieu
Down East Credit Union
20 Main Street
Bowdoinham, Maine 04008**

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

Information We Disclose

We may disclose nonpublic personal information about you to our affiliates who are financial services providers such as insurance agencies. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Disclosure of Information to Parties That Provide Services to Us

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Disclosure of Information About Former Members

If you terminate your membership with Down East Credit Union we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

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

What Members Can Do to Help

Down East Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!

PRIVACY NOTICE & DISCLOSURE

Down East
Credit Union

Baileyville Branch

23 Third Avenue · P.O. Box 130
Baileyville, ME 04694
207-427-3333 · FAX 207-427-3808
1-800-427-1223

Machias Branch

211 Main Street · P.O. Box 189 · Machias, ME 04654
207-255-0172 · FAX 207-255-0756
1-800-823-8346

Belfast Branch

92 Lincolnville Avenue · Belfast, ME 04915
207-338-0043 · FAX 207-338-4712
1-877-925-3628

Unity Branch

58 School Street · P.O. Box 760 · Unity, ME 04988
207-948-2060 · FAX 207-948-2068
1-877-850-2062

Bangor Branch

24 Springer Drive, Suite 111 · Bangor, ME 04401
207-990-5444 · FAX 207-990-5458
1-866-792-5123

Calais Branch

295 North Street, Suite 2 · Calais, ME 04619
207-454-8940 · FAX 207-454-8943
1-866-455-8940

Richmond Branch

150 Main Street, Suite 16, Richmond, ME 04357
207-737-4037 · FAX 207-737-4048
1-877-747-4037

Bowdoinham Branch

20 Main Street · Bowdoinham, ME 04008
207-666-5612 · FAX 207-666-5609
1-877-666-5612



This credit union is federally insured by the National Credit Union Administration