**FACTS**

**WHAT DOES DIRECT FEDERAL 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:
- Social Security Number, Date of Birth, and Employment Information
- Payment History and Account Balances
- Credit History and Transaction History

When you are no longer a 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 Direct Federal chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Direct Federal Credit Union share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes – such as to process your transactions, maintain Account(s), respond to court orders and legal investigations, or report to credit bureau</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For non-affiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td><strong>What we do</strong></td>
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<tr>
<td><strong>How does Direct Federal Credit Union protect my personal information?</strong></td>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>
| **How does Direct Federal Credit Union collect my information?** | We collect your personal information, for example, when you:  
  • Open an Account or Apply for a loan  
  • Use your Credit or Debit Card  
  • Make deposits or withdrawals from your Account  
  • Give us your contact information  
We also collect your personal information from other companies, such as credit bureaus. |
| **Why can’t I limit all sharing?** | Federal law gives you the right to limit only:  
  • 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  
State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under State law. |

<table>
<thead>
<tr>
<th><strong>Definitions</strong></th>
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</table>
| **Affiliates** | Companies related by common ownership or control. They can be financial and non-financial companies.  
  • Direct Federal has no affiliates. |
| **Non-affiliates** | Companies not related by common ownership or control. They can be financial and non-financial companies.  
  • Direct Federal does not share with non-affiliates so they can market to you. |
| **Joint Marketing** | A formal agreement between non-affiliated financial companies that together market financial products or services to you.  
  • *Our joint marketing partners include insurance companies.* |

| **Other Important Information** | Direct Federal Credit Union complies with Massachusetts Privacy Law 201 CMR 17.00: Standards For The Protection Of Personal Information Of Residents Of The Commonwealth Privacy Policy |
This Cookie Policy explains how Direct Federal Credit Union (“Company”, “we”, “us”, and “our”) uses cookies and similar technologies to recognize you when you visit our websites at https://www.direct.com, (“Websites”). It explains what these technologies are and why we use them, as well as your rights to control our use of them.

In some cases we may use cookies to collect personal information, or that becomes personal information if we combine it with other information.

**What are cookies?**
Cookies are small data files that are placed on your computer or mobile device when you visit a website. Cookies are widely used by website owners in order to make their websites work, or to work more efficiently, as well as to provide reporting information.

Cookies set by the website owner (in this case, Direct Federal Credit Union) are called “first party cookies”. Cookies set by parties other than the website owner are called “third party cookies”. Third party cookies enable third party features or functionality to be provided on or through the website (e.g. like advertising, interactive content and analytics). The parties that set these third party cookies can recognize your computer both when it visits the website in question and also when it visits certain other websites.

**Why do we use cookies?**
We use first and third party cookies for several reasons. Some cookies are required for technical reasons in order for our Websites to operate, and we refer to these as “essential” or “strictly necessary” cookies. Other cookies also enable us to track and target the interests of our users to enhance the experience on our Online Properties. Third parties serve cookies through our Websites for advertising, analytics and other purposes. This is described in more detail below.

**What types of cookies do we use?**
The specific types of first and third party cookies served through our Websites and the purposes they perform are described below (please note that the specific cookies served may vary depending on the specific Online Properties you visit):

**Essential website cookies:**
These cookies are strictly necessary to provide you with services available through our Websites and to use some of its features, such as access to secure areas.
The following are service providers we may use but are not limited to:
- CloudFlare [View Service Privacy Policy](#)
- .NET platform [View Service Privacy Policy](#)
- Siteimprove [View Service Privacy Policy](#)

**Performance and functionality cookies:**
These cookies are used to enhance the performance and functionality of our Websites but are non-essential to their use. However, without these cookies, certain functionality (like videos) may become unavailable.
The following are service providers we may use but are not limited to:
- Microsoft [View Service Privacy Policy](#)

**Analytics and customization cookies:**
These cookies collect information that is used either in aggregate form to help us understand how our Websites are being used or how effective our marketing campaigns are, or to help us customize our Websites for you.
The following are service providers we may use but are not limited to:
- Google Analytics [View Service Privacy Policy](#)
- Google Tag Manager [View Service Privacy Policy](#)
- Bing Analytics [View Service Privacy Policy](#)
Advertising cookies:
These cookies are used to make advertising messages more relevant to you. They perform functions like preventing the same ad from continuously reappearing, ensuring that ads are properly displayed for advertisers, and in some cases selecting advertisements that are based on your interests.
The following are service providers we may use but are not limited to:
  o Google AdWords View Service Privacy Policy
  o Google DoubleClick View Service Privacy Policy
  o Facebook View Service Privacy Policy
  o Linkedin View Service Privacy Policy
  o NextRoll/AdRoll View Service Privacy Policy
  o SendinBlue View Service Privacy Policy

Social networking cookies:
These cookies are used to enable you to share pages and content that you find interesting on our Websites through third party social networking and other websites. These cookies may also be used for advertising purposes.
The following are service providers we may use but are not limited to:
  o AddThis View Service Privacy Policy
  o LinkedIn View Service Privacy Policy
  o Facebook View Service Privacy Policy

How can I control cookies?
Most advertising networks offer you a way to opt out of targeted advertising. If you would like to find out more information, please visit:
Digital Advertising Alliance
NAI

You can control and/or delete cookies– for details, see All About Cookies. You can delete all cookies that are already on your computer and you can set most browsers to prevent them from being placed. If you do this, however, you may have to manually adjust some preferences every time you visit a site and some services and functionalities may not work.

To provide website visitors the ability to prevent their data from being used by Google Analytics, an opt-out browser add-on is available: Google Analytics Opt-out Browser Add-on

You can also restrict or disable the use of cookies through your web browser. Find more information on how to manage cookies through your web browser by visiting your browser provider’s website and/or support channel.

How often will you update this Cookie Policy?
We may update this Cookie Policy from time to time in order to reflect, for example, changes to the cookies we use or for other operational, legal or regulatory reasons. Please therefore re-visit this Cookie Policy regularly to stay informed about our use of cookies and related technologies.

The date at the top of this Cookie Policy indicates when it was last updated.

Where can I get further information?
If you have any questions about our use of cookies or other technologies, please email us at marketing@direct.com or by post to:

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Re:Marketing
50 Cabot Street
Needham, MA 02494
United States
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