

**Notice of Privacy Practices and
Fair Credit Reporting Affiliate
Marketing Policy for Members of
Charter Oak Federal
Credit Union
and
Charter Oak - The Insurance
Professionals.**

To assure the continued privacy and confidentiality of your personal financial information, Charter Oak Federal Credit Union and its affiliate Charter Oak - The Insurance Professionals observes these practices and procedures:

Information We Collect

We collect non-public information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, Social Security number, assets and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer-reporting agency, such as your credit worthiness and credit history.

Information We Disclose

We may disclose all of the information we collect about our members or former members as described above to companies that perform marketing sources on our behalf, to other financial institutions with whom we have joint marketing agreements and to our affiliate Charter Oak - The Insurance Professionals. We share this information to provide you with high quality products and services. We may also disclose information about you under other circumstances as permitted by law.

You Have Choices

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties you may opt out of those disclosures, that is, you may direct us not to make those disclosures, except for those permitted by law.

**Federal Law Gives You The Right To Limit Some
But Not All Marketing From Our Affiliate.**

Federal law also requires us to give you this notice to tell about your choice to limit marketing from our affiliate, Charter Oak - The Insurance Professionals. You may limit our affiliate from marketing their products and services to you based on your personal information that we collect and share with them. This information includes your income, account history, credit score and driver's license number.

Actions You Can Take

To limit our disclosure of your non-public information to non-affiliated third parties and to our affiliate for marketing purposes, you may exercise your option at any Charter Oak branch or contact us at 800-962-3237 ext. 102 or, if local, 860-446-8085 ext. 102. By mail: Charter Oak Federal Credit Union, 32 Chicago Avenue, Groton Connecticut 06340 Attn: Marketing Department. Your choice to limit disclosure of personal financial information will be enforced until you rescind this preference in writing by notifying our Marketing Department at the address listed above.

Our Security Measures

We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your personal non-public information.