

MyCom is Celebrating 54 Years of Service We would like to celebrate with you!

Payroll Deduction

Set up a payroll deduction into a savings or club account and receive .54% off your next loan.

This is a limited time offer—call now.



Share Certificates of Deposit

Open or renew a Share Certificate of Deposit for two or more years and we'll give you an extra .25%.

This is a limited time offer—call now.



Vehicle Loans

Finance your new or pre-owned vehicle with MyCom. Come see us before you go to the dealer. We'll give you all the information you need to make a great deal!

Did you finance your vehicle somewhere else? Give us a call to see if we can give you a better rate and lower your payments.



Home Equity Loans

Convert your variable Home Equity Loan to a Fixed Rate (while rates are low) and Save!

Twelve-year fixed rate as low as 5.75% APR.



Privacy Notice and Disclosure

MyCom Federal 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 non-public information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at: (413) 442-6501 or mycomcu@nycap.rr.com.

Information We Collect About You

We collect non-public 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

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, government agencies, and business form printers.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform other services on our behalf so that we may provide members competitive products and services. We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to third parties.

Disclosure of Information About Former Members

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

What Members Can Do to Help

MyCom Federal 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 your accounts if your card is lost or stolen.

Please Help Us Update Your Information

It is important that we have your correct address, email and cell phone number. Stop in or call 413-442-6501 or toll free 1-866-297-9778.

For security purposes and to protect your identity, we will require your signature and proof of ID to make any change to your account.

Holiday Hours

We will be closed on:

Independence Day

Saturday, July 4, 2009

Labor Day

Monday, September 7, 2009

Board of Directors

Ann Dobrowolski, *President*

John O'Neil, *Vice President*

Michael Case, *Secretary/Treasurer*

Joseph Carchedi

Bonnie Galant

Gerard Miller

Peggy Oakes

Richard Scapin

Alexander Williamson

Supervisory Committee

Bonnie Galant, *Chairperson*

Christina Botz

Sharyn Klein

Credit Committee

Raymond Risley, *Chairperson*

Pamela McCarty, *Secretary*

Ann Dobrowolski

Lawrence Marchisio

John O'Neil

All loan rates are credit qualified and subject to change.

Check your credit with all three reporting agencies:
www.annualcreditreport.com



The shares and deposits of this credit union in excess of NCUA limits are insured by the Massachusetts Credit Union Share Insurance Corporation up to the limits set by Massachusetts law.



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



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act