
A PRIVACY PLEDGE TO OUR CREDIT UNION MEMBERS



**An Important Notice About the
Personal Information Your
Credit Union Collects, and
How We Use It to Provide Products
and Services to You**



Presented by the National Association of Federal Credit Unions, an independent trade association representing federally chartered credit unions nationwide.

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NCUA Notice for Joint Marketing

TO ASSURE THE CONTINUED PRIVACY AND CONFIDENTIALITY OF YOUR PERSONAL FINANCIAL INFORMATION, YOUR CREDIT UNION OBSERVES THESE PRACTICES AND PROCEDURES:

Information We Collect

We collect nonpublic 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; and
- Information we receive from a consumer reporting agency, such as your creditworthiness 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 services on our

behalf or to other financial institutions with whom we have joint marketing agreements. 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.

Our Security Measures

We restrict access to nonpublic 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 nonpublic personal information.

Credit union members and the public may receive copies of this notice of privacy practices by contacting the credit union.

This notice meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.

