

# NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

**We, our, and us**, when used in this notice, mean New England Federal Credit Union and our affiliate, NEFCU Mortgage Co., LLC.

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

- **Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a:**
  - **Share account**
  - **Loan account**
  - **Credit card account**
  - **Self-directed Individual Retirement Account**

We will tell you the sources of the information we collect about you and the types of information we share, why and with whom. We will tell you what measures we take to secure that information.

## WE FIRST DEFINE SOME TERMS

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "*information*" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as an "*other party*."

## THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- **Information you give us on applications or other forms**
- **Information about your transactions with us**
- **Information about your transactions with our affiliates and other parties**
- **Information 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 receive as a result of verifying customer information**

## HOW WE USE AND DISCLOSE INFORMATION

In order for us to conduct normal business at the Credit Union, we may disclose all of the nonpublic personal information we collect, except for health

information, to other companies that perform services on our behalf, for the purpose of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, follow your instructions as you authorize, or protect the security of our financial records. Examples of companies who perform services on our behalf may include credit bureaus and check protection agencies.

We may also disclose information to other financial institutions with which we have joint marketing agreements as permitted by law.

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 other third parties. Examples of companies with which we have joint marketing agreements may include insurance firms, investment companies and securities brokers.

You may choose to stop all marketing from us and our affiliates. To stop all marketing, contact us by telephone at 1-800-400-8790 or by mail at 141 Harvest Lane, PO Box 527, Williston, VT 05495.

**We do NOT disclose any information about you to anyone, except as provided in this notice or as permitted or required by law.** Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions. We do not share medical or health information with third parties except to process transactions or services you have requested in connection with your applications.

## **THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION**

We restrict access to 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 to protect this information and comply with federal standards to store and secure information about our members from unauthorized access, alteration and destruction.

## **INFORMATION ABOUT FORMER MEMBERS**

We do not disclose information about former members, except as permitted or required by law.

## **AMENDMENTS**

The Credit Union reserves the right to change our Privacy Notice at any time. The Credit Union will provide you reasonable notice in writing.

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