

**FACTS****WHAT DOES NCE 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 and Income
- Account Balances and Payment History
- Credit History and credit scores

**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 NCE Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NCE Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We Don't Share
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit  
our sharing**

- Call 361-882-4780 —our menu will prompt you through your choice(s) or
- Visit us online: [www.ncecreditunion.net](http://www.ncecreditunion.net)

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 361-882-4780 or go to 901 Leopard Street, Ste. 114 and speak to Member Services.

**Who we are****Who is providing this notice?**

NCE Credit Union

**What we do****How does  
protect my personal information?**

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.

Proper disposal of information, confidentiality agreements and employee training.

**How does  
collect my personal information?**

We collect your personal information, for example, when you

- Open an Account                      or deposit money
- Apply for a loan                      or pay your bills
- Use your debit card

We also collect our personal information from others, such as credit bureaus, affiliates, or other companies.

**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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**What happens when I limit sharing  
for an account I hold jointly with  
someone else?**

Your choices will apply to everyone on your account

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- NCE Credit Union has no affiliates.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- NCE Credit Union shares mailing information with insurance companies who market products to our members.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include investment, insurance, and other financial service companies.

**Other important information**

We only disclose information about you under other circumstances as permitted by law or required by the government, to subpoena's or court orders, judicial process or regulatory authorities.