

# FACTS

## WHAT DOES NCE Credit Union DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and <b>Income</b></li> <li>■ <b>Account Balances</b> and <b>Payment History</b></li> <li>■ <b>Credit History</b> and <b>Credit Scores</b></li> </ul>
<b>How?</b>	All financial companies need to share <b>members'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>members'</b> personal information; the reasons <b>NCE Credit Union</b> 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	No
<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

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call <b>361-882-4780</b> — Speak to a Member Service Representative <b>or</b></li> <li>■ Visit us online: <b>www.ncecreditunion.net</b></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call <b>361-882-4780</b> or go to <b>www.ncecreditunion.net</b>

## Who we are

Who is providing this notice?

**NCE Credit Union**

## What we do

How does NCE Credit Union 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, and employee training on the importance of maintaining confidentiality and member privacy.**

How does NCE Credit Union collect my personal information?

We collect your personal information, for example, when you

- **Open an Account** or **deposit money**
- **Apply for a loan** or **provided employment information**
- **use your debit card or pay your bills**

**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 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 subpoenas or court orders, judicial process or regulatory authorities.**