

**Q:** What does NMEFCU do with the applications that are submitted on its web site?

**A:** We use the information you provide only to complete the transaction or request that you have made. We may share personal information with our business partners in order to deliver products and services which you have requested (for example, obtaining a credit bureau if you applied for a loan).  
NMEFCU will not sell personal information to a third party for the purpose of solicitation. Information may, from time to time, be made available on a limited basis to NMEFCU business partners, to provide special offers or promotions of products or services that may be of interest to particular members in accordance with applicable law. Our business partners are carefully selected and share the same strict business principles as NMEFCU. If you do receive an offer, and want to cease future mailings, simply contact us and we will remove your name from any marketing lists we compile

**Q:** What does NMEFCU do with the e-mail we receive?

**A:** When you communicate with us through e-mail, we use your e-mail address only for the purpose of responding to your comments or questions. NMEFCU also can use an electronic mailing list to send periodic information to its members. This list is kept confidential and is not used for any other purpose.

**Q:** Does NMEFCU use software to track the patterns of its online members? If yes, what does NMEFCU do with that information?

**A:** NMEFCU Credit Union uses software to track the patterns and habits of its online members. We collect information about the name of the domain from which you access the Internet, the site from which you came, and the duration of your visit. We use this information for internal analysis only, which helps us improve the content of our web for your future visits.

**Q:** How is my account information with NMEFCU Online secure from other people going to your web site?

**A:** No member information is stored on our web servers which are accessible to the public. All account information is housed on computers that are behind several firewalls (protected areas). The web servers only pass information between your browser and our computers located behind the firewall, and vice-versa.

**Q:** When using NMEFCU Online and Bill Payer, what kind of security procedures are in place to protect my personal information?

**A:** All NMEFCU Online sessions are authenticated and encrypted. The authentication of a NMEFCU Online session is handled through your Account Number and PIN combination, which is required at login. You do have the ability to request a new PIN to access NMEFCU Online when you sign up for the NMEFCU Online service. In addition, you have the ability to change your PIN at any time in the Maintenance section of NMEFCU Online. The encryption is accomplished by establishing a Secure Socket Layer (SSL) connection between the browser and the Web server. You can only access NMEFCU Online with an SSL compliant browser.

**Q:** How current is the information I get in a NMEFCU Online session?

**A:** All information and transactions conducted during normal business hours are handled on a real time, online basis. During some periods after business hours some transactions are handled on a store and forward basis. In this instance they are posted to your account the next business day.

**NOTE:** The NMEFCU Online access time is going to be subject to the constraints associated with the Internet. The faster your Internet connection, the better your performance will be on FAIRWINDS Online. Throughout the application we have applied design consistency to the NMEFCU Online pages to improve loading. We recommend that you use at least a 56kbs modem when connecting through NMEFCU Online.

**Q:** I notice that NMEFCU Online uses cookies when I use that application. Why do you use them and what do you do with the information gathered?

**A:** NMEFCU Credit Union uses cookies with FAIRWINDS Online as a means of maintaining the integrity of your session. They are a requirement for NMEFCU Online to function properly. It is recommended that you turn off any options warning you before accepting cookies. The cookies taken will not be sold, nor will any related information be shared with others outside the credit union, unless we are compelled to do so by law.

**Q:** I want to communicate with NMEFCU via email. What precautions should I take?

**A:** Email is often a very effective method to communicate with us. That said, please be very careful to avoid sending us ANY email messages that contain your personal or private account information. Regular email is insecure and travels a public path via your Internet Service Provider to reach us. A safer alternative is to use the contact forms and applications on our web site. These forms are secure (encrypted) and travel only on NMEFCU internal, private network.

**Q:** I have questions about the NMEFCU Privacy Policy that aren't covered here or in the policy statement. Whom should I contact?

**A:** Please call the NMEFCU Member Services Department at 757.664.4273, and we'll be happy to answer any questions you may have.