

FACTS

WHAT DOES NORFOLK MUNICIPAL EMPLOYEES FEDERAL 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 Norfolk Municipal Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

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

To limit our sharing

- Call 757-664-4273 —our menu will prompt you through your choice(s) or
- Visit us online: www.norfolkcu.org and send us an e-mail

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 757-664-4273 or go to www.norfolkcu.org

Who we are

Who is providing this notice?

Norfolk Municipal Employees Federal Credit Union (NMEFCU)

What we do

How does NMEFCU 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.

How does NMEFCU collect my personal information?

We collect your personal information, for example, when you

- open and account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others such as credit bureaus 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. We share information as required by court/legal entity.

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

When you limit sharing for an account you hold jointly with someone else, both account owners' personal information is limited.

Definitions

Affiliates

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

- *We have no affiliates*

Nonaffiliates

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

- *We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.*

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 services companies.*

Other important information

Protecting personal information and using it in an appropriate manner is a high priority with NMEFCU. We maintain a strict policy on member confidentiality. We only partner with businesses that follow strict confidentiality standards. The carefully selected businesses offer products that enhance our members' economic well-being. Under no circumstances do we authorize these firms to charge a member account without their express consent, and we will not sell member information to telemarketing firms.