

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean New England Federal Credit Union.

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 nonaffiliated third party, or simply, 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 affiliate(s) NEFCU Financial Group and Direct Financial Services**
- **Information about your transactions with 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 disclose the following information to other financial institutions with which we have joint marketing agreements:

- **The following information we receive from you: your name and contact information**
- **Information that we collect in the course of doing business with you, such as the types of accounts you have with us and the date you joined the credit union.**

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.

We will not share information about you with our affiliates for their use in marketing, unless we notify you first. You will have the opportunity to direct us not to share your information with them ("opt out").

We do NOT disclose any information about you to anyone, except as provided in this notice or as permitted 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 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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