

FACTS	WHAT DOES NEWAYGO COUNTY SERVICE EMPLOYEES 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: <ul style="list-style-type: none"> <li>* Social Security number and Income</li> <li>* Account balances and Payment history</li> <li>* Credit History and Credit Score</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Newaygo County Service Employees Credit Union (NCSECU) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NCSECU 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 reports to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	No
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> <li>■ Mail the form below</li> <li>■ Log into It's Me 247, and select preferences to change your choices</li> </ul> Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.
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Questions?	Call 231-924-5510
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Mail-in Form	
If you have a joint account your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choice(s) only to me.	Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. <input type="checkbox"/> Do not market Credit Union products and services to me.
	Name
	Address
	City, State, Zip
	Account Number

Mail to: Newaygo County Service Employees Credit Union, PO Box 435, Fremont MI 49412

What we do	
How does the Newaygo County Service Employees 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. When visiting our website, personally identifiable information you give us is not retained.
How does the Newaygo County Service Employees Credit Union collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> <li>* Open an account or Deposit money</li> <li>* Apply for a loan or Pay us by check</li> <li>* Use your credit and/or debit card</li> </ul> We also collect your 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 <ul style="list-style-type: none"> <li>* Sharing for affiliates' everyday business purposes— information about your credit worthiness</li> <li>* Affiliates from using your information to market to you</li> <li>* Sharing for non affiliates to market to you</li> </ul> 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 non financial companies.  <i>Newaygo County Service Employees Credit Union has no affiliates.</i>
Non affiliates	Companies not related by common ownership or control. They can be financial or non financial companies.  <i>Non affiliates we share with can include insurance companies.</i>
Joint Marketing	A formal agreement between non affiliated financial companies that together market financial products or services to you.  <i>Newaygo County Service Employees Credit Union doesn't jointly market.</i>