

NEKOOSA CREDIT UNION
PRIVACY POLICY

BECAUSE YOUR TRUST IS SO IMPORTANT – Your trust is the cornerstone of our relationship. That is why we work diligently to safeguard your privacy. The information that you provide us is kept in the strictest of confidence. We have no intentions of selling personal information about our members to third-party businesses. We are proud to make that commitment to you, because your trust is the foundation of our business.

The following privacy policy explains how we use and protect the information about our members. We ask that you read it carefully.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS – **We, our, and us**, when used in this notice, mean Nekoosa 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:

- All of our consumer members who have a continuing relationship with us, such as:
 - Share Account
 - Loan Account
 - Credit Card
 - Safe Deposit Box
 - Debit Card

We will tell you the sources for nonpublic personal information we collect on our members. 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.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

THE INFORMATION THAT WE COLLECT – We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

INFORMATION WE DISCLOSE ABOUT YOU - **We do NOT disclose any nonpublic personal information about you to anyone, except at permitted by law.**

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION – We restrict access to nonpublic personal 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 that comply with federal regulations to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS – We do not disclose nonpublic personal information about former members, except as permitted by law.