

NMEFCU Privacy Policy

NMEFCU is committed to making available financial products and services that will enable its members to meet their financial needs and goals. Protecting personal information and using it in a manner consistent with member expectations is a high priority to everyone associated with this Credit Union. To ensure that members can rely on the quality of products and services we make available, our Credit Union stands behind the following privacy policy:

Information NMEFCU Collects

The Credit Union will collect only the personal information that is necessary to conduct our business from the following: applications, credit reports from consumer reporting agencies, and transaction documents. That means we collect only the information necessary to provide competitive financial products and services - no more.

Information NMEFCU Discloses

The Credit Union discloses nonpublic personal information about its members and former members to companies that offer financial products and services, including insurance products and securities brokerage companies. The Credit Union also discloses nonpublic information to the other nonaffiliated third parties as permitted by law. You will always have access to your information with proper identification. As a member of your Credit Union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

Affiliates and Nonaffiliated Third Parties to Whom We May Disclose Information

The Credit Union will partner only with businesses that follow our strict confidentiality requirements. The businesses we select will offer products designed to enhance our member's economic well-being. Under no circumstances will we authorize those firms to charge a member's account without first receiving the member's express, written, consent. We will not sell member information to telemarketing firms.

Policies With Respect to the Treatment of a Former Member's Information

If you terminate your membership with NMEFCU, we will not share information we have collected about you, except as permitted or required by law.

Disclosures to Nonaffiliated Entities

In order to conduct the business of NMEFCU, we may also disclose nonpublic information about you as permitted or required by law. These disclosures usually include information necessary to process your transactions and conduct the operations of the Credit Union, follow your instructions as authorized by you, or protect the security of the Credit Union's financial records.

Information Disclosed to Service Providers & Joint Marketers

Your Credit Union will only share information when absolutely necessary. We will only share information to administer the

products and services provided, when required to do so by the government or when we partner with other businesses to offer a broader array of products and services.

Member Opt Out Right & Methods for Opting Out

Members that prefer that we do not disclose nonpublic personal information about them to nonaffiliated third parties may opt out of these disclosures and direct us not to make those disclosures to nonaffiliated third parties. To opt out, members may call us at 757-664-4273. Members may also notify us in writing by mailing a request to NMEFCU, 810 Union Street, Suite 176, Norfolk, Virginia 23510.

Policies for Protecting the Security and Confidentiality of Your Information

Your Credit Union will protect your personal information. Strong security controls will be maintained to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality. NMEFCU complies with all federal and state privacy laws. We operate under a detailed and strict information security policy to protect the confidentiality and security of our member's information. NMEFCU will investigate any attempted fraudulent or criminal activity and we will work with the authorities to investigate all phishing attacks.

What you can do to help protect your privacy

As a member of your Credit Union, you have a responsibility to safeguard your financial information. You can do so by following these simple guidelines:

- Protect your member numbers, card numbers, PINs (Personal Identification Numbers) and passwords. Never keep your PIN with your ATM (debit) or credit card, which can provide access to your accounts if your card is lost or stolen.
- Use caution when disclosing your member numbers and social security numbers to other persons. If someone calls you, explains the call is on behalf of the Credit Union, and asks for your member number, beware. Official Credit Union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information and know how to reach you.

Your financial privacy is an important part of your relationship with NMEFCU. Should you have any questions about the NMEFCU Privacy Policy, you may reach us via e-mail at nmefcu@norfolkcu.org or by calling 757-664-4273.