



NAE Federal Credit Union Privacy Notice

Rev 12/2014

As required by federal and state laws and as part of the United States Patriot Act, designed to fight the funding of terrorist activities as well as money laundering, the Credit Union must legally collect and share certain information about you, our members. However, we are still very committed to protecting your privacy.

FACTS

What does NAE Federal Credit Union do with your personal information?

WHY?	Financial organizations 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?	<p>Types of personal information we collect and share depend on the product and/or services you have with us. This information may include, Social Security number, income, account balances, payment history, credit history and credit scores. When you are no longer a member we may continue sharing your information as described in this notice.</p> <p>We do not sell your nonpublic personal information, but share some information with our service providers. We provide only the information needed for each specific purpose. Under all circumstances, these providers may use the information we provide only for reasons agreed to by us. Providers include our data service provider; check printers, and our bonding company.</p> <p>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 buildings.</p>
HOW?	All financial institutions need to share certain member information to run everyday business. In the section below, we list reasons financial organizations may share a member's personal information; the reasons NAE Federal Credit Union chooses to share; and whether you may limit this sharing.

Reasons we can share your personal information:	Does NAEFCU Share?	Can you limit this sharing?
For our everyday business purposes: to process transactions, maintain your account, respond to court orders and legal investigations, and report to credit bureaus	YES	NO
For our marketing purposes: to offer products and services to you	YES	NO
For joint marketing with other financial organizations-(VISA Scorecard)	YES	NO
For our affiliates' everyday business purposes: information about your transactions and experiences (Credit Union Service Centers)	YES	NO
For our affiliates' everyday business purposes: information about your creditworthiness	YES	NO
For our affiliates to market to you	NO	Not applicable
For non-affiliates to market to you	NO	Not applicable

QUESTIONS???	Call 757-410-2000 or visit our website www.naefcu.org
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Who we are	
Who is providing this notice?	NAE Federal Credit Union
What we do	
How does NAE Federal 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.
How does NAE Federal Credit Union collect my personal information?	We collect your personal information, for example, when you open an account with us.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">• sharing for affiliates everyday purposes-information about your creditworthiness• affiliates from using your information to market to you• sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Everyday Business Purposes	Actions necessary to conduct business and maintain member accounts and include: processing transactions, mailing, auditing, providing information to credit bureaus, responding to court orders and legal investigations.
Affiliates	Organizations related by common ownership such as the Credit Union Service Centers. They can be financial and non-financial companies.
Non-affiliates	Organizations not related by common ownership. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between non-affiliated financial organizations that together market financial products or services to you. Our joint marketing partners include credit and debit card companies, investment, insurance and other financial services companies.