
NORTHLAND EDUCATORS FEDERAL CREDIT UNION

MEMBER PRIVACY POLICY

At Northland Educators Federal Credit Union, we are committed to providing you with all the services you need to succeed financially, providing you with responsive, personalized service, and keeping you informed about new services that can help you derive the greatest value from your relationship with us.

Financial companies, including credit unions, 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 KIND OF INFORMATION DO WE COLLECT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Identifying information such as name, address, telephone number, social security number, and drivers license number;
- Deposit and loan account balances and transaction history;
- Credit history and credit scores;
- Other information you may provide to us on applications or other documents.

HOW WE COLLECT YOUR PERSONAL INFORMATION

We collect your personal information when you:

- Open an account or deposit money;
- Pay your bills or apply for a loan;
- Use your debit card or credit card.

We also collect your personal information from others such as credit bureaus or other companies.

HOW WE USE AND DISCLOSE YOUR PERSONAL INFORMATION

We use your personal information, and may under limited circumstances share information with companies, for everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. Disclosures to outside companies are made for specific, limited purposes such as to verify individuals' identities (reducing fraud and identity theft), to meet member service expectations (connecting to national ATM networks for ATM and debit card access), to verify information for prompt credit approvals (meeting your immediate financial needs), or to make information a matter of public record (recording mortgages to let prospective buyers, title insurers, and others know about property liens). Those companies to whom we provide information are required by law to maintain the confidentiality of information we provide them, and must provide the credit union a written agreement agreeing to privacy policies similar to those of Northland Educators Federal Credit Union.

HOW WE PROTECT YOUR 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. We also employ encryption technologies to protect individual identifying information transmitted over the Internet.

NOTE: Regular non-encrypted e-mail is not secure. Therefore, we encourage you to exercise caution to protect identifying individual information you provide to us through your e-mail service.

1. **Employee and volunteer access to member information** is restricted to employees' and volunteers' need to know such information for business reasons. All employees and volunteers are trained to respect member privacy, and are prohibited from providing information about members to anyone in any manner which would violate either applicable law or our Member Privacy Policy. Intentional violation of our Member Privacy Policy, Confidentiality Agreement, and/or a members' privacy will lead to termination of employment or removal from a volunteer position.
2. **Links to third party websites.** The credit union's website may contain links to third party websites. These links are provided as a service to you. When you link to a third party website, you are leaving the credit union's website. We are not responsible for the privacy practices of any other website. We encourage you to read the privacy policies of any website you access, especially if individual identifying information is being collected.

HOW YOU CAN PROTECT YOUR PERSONAL INFORMATION AND PRIVACY

You can help Northland Educators Federal Credit Union protect your personal information and privacy by following these guidelines:

- Protect your account numbers, card numbers, PINs (Personal Identification Numbers), and passwords. **Never** keep your PIN with your debit or credit card which can provide free access to your accounts if stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect or are notified of potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

YOUR CHOICES REGARDING INFORMATION SHARING

Northland Educators Federal Credit Union is governed by federal privacy laws and North Dakota Privacy Act. Under North Dakota law, you must notify us if you want to opt in to information sharing with affiliated or non-affiliated third parties for marketing purposes. Both North Dakota and federal law give you the right to limit only sharing with third parties for marketing purposes.

If you agree that certain information can be shared with affiliated or non-affiliated third parties, please complete the Opt In Form provided in this brochure and return it to us at:

Northland Educators Federal Credit Union
PO Box 5565
Fargo, ND 58105-5565

If you have a joint account, each account holder may select the opt-in option by checking the boxes in the attached form. Any account holder can opt in on behalf of the other joint account holders.

How To Notify Us

If you decide to opt-in, please provide your name, address, and Social Security Number or Individual Tax Identification Number. Then detach this response form and mail it to us at the address provided in the section entitled "Your Choices Regarding Information Sharing".

Primary Account Holder

Name _____
(Please Print)

Address _____

City _____

State _____ Zip _____

Social Security/Tax ID Number (Required for Processing) _____

Joint Account Holder

Name _____
(Please Print)

Address _____

City _____

State _____ Zip _____

Social Security/Tax ID Number (Required for Processing) _____

(P) _____
(J) _____

By signing and returning this form, I grant Northland Educators Federal credit Union permission to share certain information with affiliated or non-affiliated third parties for marketing purposes. I understand that I will receive information, available between Northland Educators Federal Credit Union and the outside company, about their financial products and services.