

**FACTS****WHAT DOES NCP CD Federal Credit Union (NCP) DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	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 account numbers</li> <li>■ Account owner names and birthdates</li> <li>■ Member addresses and other pertinent personal information</li> </ul>
<b>How?</b>	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member personal information, the reasons NCP chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does NCP share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 757-543-2400 - our menu will prompt you through your choice(s) <b>or</b></li> <li>■ Visit us online: <a href="http://www.ncpcdfcu.org">www.ncpcdfcu.org</a> - send us an email request</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information immediately from the date we provide this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 757-543-2400 or go to <a href="http://www.ncpcdfcu.org">www.ncpcdfcu.org</a>
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Who we are	
<b>Who is providing this notice?</b>	NCP CD Federal Credit Union
What we do	
<b>How does NCP protect my personal information?</b>	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.
<b>How does NCP collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or change information on your account</li> <li>■ apply for loan or mortgage</li> <li>■ set up and conduct financial transactions such as ACH and pre-authorized transactions</li> </ul>
<b>Why can't I limit all sharing?</b>	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 creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. We share information as required by a court/legal entity.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	When you limit sharing for an account you hold jointly with someone else, both account owners' personal information is limited.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ We will share information to administer the products and services we provide.</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.</li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ We will share information when we have signed contracts with vendors or partners to offer products or services; this information is to be used only for specific services to members.</li> </ul>
Other important information	
Protecting personal information and using it in an appropriate manner is a high priority with NCP. We maintain a strict policy on member confidentiality. We only partner with businesses that follow strict confidentiality standards. The carefully selected businesses offer products that enhance our members' economic well-being. Under no circumstances do we authorize these firms to charge a member account without their express consent, and we will not sell member information to telemarketing firms.	