

PRIVACY POLICY

Newaygo County Service Employees Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting the privacy of your personal information. You can be confident that your financial privacy is our top priority. Your trust is essential to Newaygo County Service Employees Credit Union's success.

Information We Collect and Disclose About You

Newaygo County Service Employees Credit Union will collect information necessary to provide our members products and services, or as required by law. We collect information about members and their account(s) from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us and others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provided on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Newaygo County Service Employees Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to non-public personal information about you to those employees and members of our official family who have a specific business purpose in utilizing your data. Our employees and official family are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

What You Can Do to Help Protect Your Privacy

Newaygo County Service Employees Credit Union is committed to protecting the privacy of its members. Members can help by following these simple 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 your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should 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 on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your personal information changes, (example: address, phone number, etc.) please let us know.

Website

When visiting our website, information about your browser type, operating system, IP address, and the domain from which you came are collected. Except for what you submit to us, we do not collect any personally identifiable information. Any personally identifiable information that you give us will only be used to respond to you and will not be retained. Any information that we do collect is only used in aggregate to determine whether improvements can be made in our service. The information is not permanently stored.

If you have any questions concerning this notice, please call us at (231) 924-5510. We are here to serve you.

SAVE BIG!

CONSOLIDATION LOAN

BANK CREDIT CARD

\$8000

20%

MINIMUM PAYMENT

31 YEARS* TO REPAY

TOTAL INTEREST*

\$15,196

VS

\$8000

10.92%

\$200 PAYMENT

4 YEARS* TO REPAY

TOTAL INTEREST*

\$2,011

CALL NOW AND ASK HOW YOU CAN SAVE BIG WITH A CREDIT UNION CONSOLIDATION LOAN!

NEW  **YGO COUNTY**

SERVICE EMPLOYEES CREDIT UNION

115 S STONE RD · PO BOX 435 · FREMONT MI 49412
231-924-5510 WWW.NCSECU.COM

NCUA

Your Savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

*ESTIMATED