

PRVIACY POLICY

NODA Federal 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 our member's privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

Information We Collect And Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide 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 of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom 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 them.

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

What You Can Do to Help Protect Your Privacy

NODA Federal 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 address or phone number changes, please let us know.
- Only give your Social Security number when it's absolutely necessary. Ask if you can use another type of identifier, such as a driver's license, instead.
- Call 888-567-8688 to stop unsolicited credit card offers in the mail. Have your name removed from prescreened lists from the big three credit bureaus – Equifax, Trans Union, and Experian. This should reduce the number of offers.

- Order a copy of your credit report from a couple different credit-reporting agencies every year. Here's a list of the three national credit bureaus: Experian 800-682-7654, Equifax 800-685-1111, and Trans Union 800-888-4213. Verify that your credit report is accurate and that it includes only activities you've authorized.
- Keep items with personal information in a safe place and either tear them up or shred them when you don't need them anymore.
- Remove your name from many national mailing lists by writing to the Direct Marketing Association's Mail Preference Service, P/O/ Box 9008, Farmingdale, NY 11735-9008. Include your name, address, and phone number with your request to be taken off mass mailing lists.
- Consider the information you're supplying on an entry to win a car, shopping spree, and so on. In order to win, some information – such as about your age or income range – usually is not necessary. The next time you're filling out an entry form or even a product registration form; think about who gets that information and what they do with it. This is not to say you shouldn't enter to win a car or a \$1 million giveaway – but it's not always necessary to fill in every blank line.

If you have questions concerning this notice, please do not hesitate to call us – we are here to serve you.

Our home banking database is a private system operated for the exclusive use of our members. We use SSL encryption and digital server authentication to insure the privacy of your information when sending data between our home banking server and your home computer.

All home banking logins are logged by the server. For authenticated members who use home banking, we collect and store certain information such as how often you visit the home banking section, dates and times of visits and which pages are being used. We use this information for internal review and product evaluation only. We never sell, transfer or trade this information unless we are compelled to do so by law.

We may gather and store additional information available to us on failed login attempts and other activity we consider a threat to our system. In these cases, we will share this information with other companies, agencies and law enforcement officials as we see fit.