

# FACTS

## WHAT DOES NIAGARA REGIONAL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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.

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

- ❖ Social Security numbers and Account Balances;
- ❖ Account Transactions and Checking Account Information;
- ❖ Credit History and Payment History

All financial companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information, the reason Niagara Regional Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons financial companies can share your information	Does Niagara Regional Federal Credit Union share your information?	Can you limit any 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, and 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	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates' to market to you</b>	No	We don't share
<b>For non affiliates' to market to you</b>	No	We don't share

Call toll-free (716) 694-4987 or go to [www.niagararegionalfcu.org](http://www.niagararegionalfcu.org)

<b>How does Niagara Regional Federal Credit Union 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 Niagara Regional Federal Credit Union 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 apply for a loan;</li> <li>❖ Provide employment information or provide account information;</li> <li>❖ Give us your contact information.</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<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> State laws and individual companies may give you additional rights to limit sharing.

<b>Affiliates:</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>❖ Niagara Regional Federal Credit Union has no affiliates</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>❖ Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies.</li> </ul>
<b>Joint marketing:</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>❖ Our joint marketing partners include advertising/marketing agencies and CUNA Mutual Group's MEMBERCONNECT</li> </ul>