



FACTS	WHAT DOES NEFCU DO WITH YOUR PERSONAL INFORMATION?
Why?	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.
What?	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and account balances • Payment history and transaction history • Credit history and checking account information When you are <i>no longer</i> our member, we continue to share your information as described in this notice
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons NEFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NEFCU share?	Can you limit this sharing?
For our 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	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> • Call toll-free 800-400-8790; our menu will prompt you through your choice(s), or • Visit us online at nefcu.com. <p>Please note: If you are a new member, we can begin sharing your information thirty (30) days from the date we sent you this notice. When you are <i>no longer</i> our member, 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>
Questions?	Call toll-free 800-400-8790 or go to www.nefcu.com .

Who We Are	
Who is providing this notice?	New England Federal Credit Union (NEFCU).

What We Do	
How does NEFCU protect my 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 maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to member information to those employees for whom access is appropriate.
How does NEFCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account • make deposits or withdrawals from your account • apply for a loan • pay your bills • use your credit or debit card We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Our affiliate includes Vermont Heritage Financial Group, Inc. (a credit union service organization).</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>NEFCU does not share with non-affiliates so that they can market to you.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include: Insurance companies, investment companies, security brokers, and marketing support services companies.</i>

Other Important Information	
For Vermont Members/Customers:	
<ul style="list-style-type: none"> • We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to non-affiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. • Additional information concerning our privacy policies can be found at www.nefcu.com or by calling toll-free 800-400-8790. 	