

Privacy Notice

REV. October 2018

FACTS:	WHAT DOES NIH FEDERAL CREDIT UNION 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	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include</p> <ul style="list-style-type: none"> Social security number and income Account balances and payment history Credit history and credit scores <p>You may continue to receive information from those third party vendors in which you hold existing and separate accounts at the time of your NIHFCU account closure.</p>	
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons NIH Federal Credit Union chooses to share, and whether you can limit this sharing.	
	Reasons we can share your personal information	Does NIH FCU share?
	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
	For our marketing purposes —to offer our products and services to you	Yes
	For joint marketing with other financial companies	Yes
	For our affiliates’ everyday business purposes —information about your transactions and experiences	No
	For our affiliates everyday business purposes —information about your creditworthiness	No
	For our affiliates to market to you	No
	For non-affiliates to market to you	No
Can you limit this sharing?		We do not share
Questions?	Call (800) 877-6440, TDD/TTY (301) 881-5822 or visit www.nihfcu.org/Privacy-security-legal.aspx	

Who we are	
Who is providing this notice?	NIH Federal Credit Union
What we do	
How does NIH Federal Credit Union 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, secure files and buildings, and staff training.
How does NIH Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>NIH Federal Credit Union does not have affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>NIH Federal Credit Union shares information with insurance protection companies and other financial service providers.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>NIH Federal Credit Union's joint marketing partners include insurance companies and investment advisors that offer insurance and financial products to credit unions and their members.</i>