

New Brunswick Postal Federal Credit Union

Privacy Disclosure Notice

The credit union is committed to protecting the privacy of all our members. Under Federal law we are required to give you this notice which describes our privacy policy and how we collect, use and safeguard your personal financial information. We strive to provide you with competitive products and services to meet your financial needs. This requires that we sometimes need to share information about you in order to complete your transactions and to provide you with certain financial opportunities.

1. Information we collect about you. We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- Information we receive from consumer reporting agencies; and
- Information obtained when we verify information you provide on an application or other forms.

2. Disclosure to parties that provide services to the credit union. We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or other financial institutions with whom we have joint marketing agreements. To protect our members' 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 those companies to sell the information we provide them to other companies.

We restrict access to non-public 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.

If you terminate your membership with the credit union, we will not share information we have collected about you except as permitted or required by law.

If after reading this notice you have questions, please contact us at 732-985-4618 or write us at P.O. Box 10088, New Brunswick, New Jersey 08906-0088.