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| F A C T S | WHAT DOES NORTH EAST WELCH FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? |
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| 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. |
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| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information may include:</p> <ul style="list-style-type: none"> - Social Security number and income - Account balances, transaction history, checking account information - Assets, credit history, and payment history <p>When you close your account or are no longer a member, we continue to share information according to this notice.</p> |
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| How? | All financial companies need to share members' personal information to run their everyday business- to process transactions, maintain member accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their members' personal information; the reasons North East Welch Federal Credit Union chooses to share; and whether you can limit this sharing. |
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| Reasons we can share your personal information | Does North East Welch Federal Credit Union share? | Can you limit this sharing? |
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| For our everyday business purposes- to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus | Yes | No |
| For our marketing purposes- to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes- information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes- information about your credit worthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

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|-------------------|--------------------|
| Contact Us | Call (814)725-8190 |
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| Sharing practices | |
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| How often does North East Welch Federal Credit Union notify me about their practices? | We must notify you about our sharing practices when you open an account and each year while you are a customer. |
| How does North East Welch 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 and secured files and buildings. |
| How does North East Welch Federal Credit Union collect my personal information? | We collect your personal information, for example, when you, <ul style="list-style-type: none"> - open an account, deposit money, make a wire transfer - apply for a loan, pay your bills, or set up ACH transactions - use your debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit sharing only for <ul style="list-style-type: none"> - affiliates everyday business purposes- information about your creditworthiness - affiliates from using your information to market to you - nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. |
| Definitions | |
| Everyday business purposes | The actions necessary by financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none"> - processing transactions, mailing, and auditing services - providing information to credit bureaus - responding to court orders and legal investigations |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. NE Welch FCU has no affiliates. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. NE Welch FCU does not share with nonaffiliates. |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include CUNA Mutual Group's MEBERCONNECT |

| Other important information | |
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