



**NEW COVENANT DOMINION  
 CREDIT UNION**

**PRIVACY NOTICE**

Revised February 2020

**FACTS**

**What does New Covenant Dominion Federal Credit Union (NCDFCU) do with your personal information?**

**Why?** Financial companies choose how they share your personal information. Under federal law, that means personally identifiable 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 that we collect and share depend on the product or service you have with us. This information can include:

- Social Security number, income, and employment information;
- account balances and transaction history;
- credit history and credit scores; and
- assets and investment experience.

We will not collect or use information from minor account holders in any manner that is inconsistent with the Children’s Online Privacy Protection Act.

**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 NCDFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NCDFCU share?	Can you limit this 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, report to credit bureaus, or as permitted by law	YES	NO
<b>For our marketing purposes</b> — with service providers we use to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	NO – NCDFCU doesn’t share
<b>For our affiliates’ everyday business purposes</b> — information about your transactions and experiences	NO	NO – NCDFCU doesn’t share
<b>For our affiliates’ everyday business purposes</b> — Information about your creditworthiness	NO	NO – NCDFCU doesn’t share
<b>For our affiliates to market to you</b>	NO	NO – NCDFCU doesn’t share
<b>For our nonaffiliates to market to you</b>	NO	NO – NCDFCU doesn’t share

**To limit our sharing**

- Visit us at a branch and complete an opt-out form.
- Send us a secure chat via our online banking platform.

**Please note:**  
 When you are **no longer** our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?** Call us at 718.328.3930 or visit us online at [www.newcovenantcreditunion.org](http://www.newcovenantcreditunion.org)

**Who We Are****Who is providing this notice?**

New Covenant Dominion Federal Credit Union (NCDFCU) is a member-driven financial institution whose goal is to develop economic stability within the community and its membership.

**What We Do****How does New Covenant Dominion 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 and state law. These measures include computer safeguards and secured files and buildings. We authorize our employees to access your personal information only when necessary to perform their job. We also require companies that provide services for us to protect your personal information.

**How does New Covenant Dominion Federal Credit Union collect my personal information?**

We collect your personal information, for example, when you:

- open an account
- deposit money or perform transactions on your account
- apply for a loan

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 some but not all sharing related to:

- 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 more rights to limit sharing.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on the account unless we are told otherwise.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies. NCDFCU does not currently have any affiliates but may have them in the future.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies, such as insurance agencies, mortgage brokers, retailers, travel companies, membership groups, and other companies such as nonprofit groups. NCDFCU does not currently share information with nonaffiliates but we may do so in the future.

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. NCDFCU does not currently engage in joint marketing but may do so in the future.

**Other Information**

By communicating with us online, you accept your responsibility to take adequate measures to secure your information, such as by using strong passwords that you don't share with others and by accessing the Internet through secure networks. Do not communicate sensitive information about your account with us through email, as many email accounts can be easily compromised. We take no responsibility for a breach of your information which is a result of your failure to use adequate security measures when communicating with us.