

Facts

WHAT DOES NEW CENTURY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives members 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 product or service you have with us. This information can include: <ul style="list-style-type: none"> • account balances • payment history • credit history • credit card or other debt • checking account information
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons New Century Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does New Century Federal Credit Union 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	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	WE DO NOT SHARE
For our affiliates' everyday business purposes - information about your creditworthiness	NO	WE DO NOT SHARE
For nonaffiliates to market to you	NO	WE DO NOT SHARE

Questions?	Call 815-741-1847
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Who we are

Who is providing this notice?

New Century Federal Credit Union

What we do

How does New Century Federal Credit Union protect my 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 New Century Federal Credit Union collect my personal information?

- Open an account
- Apply for a loan
- Provide account information
- Use your credit or debit card
- Make deposits or withdrawals from your account

Why can't I limit all sharing?

- Federal law gives you the right to limit only
- sharing for affiliates' everyday business purposes –information about your creditworthiness
 - affiliates from using your information to market to you
 - sharing for nonaffiliates to market to you
 - State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- New Century Federal Credit Union has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- New Century Federal Credit Union does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Financial services providers such as those who provide mortgage, marketing, credit card, and insurance services.