

FACTS

WHAT DOES NORTH JERSEY 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 ■ Transaction history and Credit history ■ Account balances and Payment history
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons North Jersey Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does North Jersey Federal 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call 1-888-786-5328 — our member service representatives will assist you, or mail form below. <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1-888-78NJFCU and speak to a member service representative or go to www.njfcu.org .
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Mail-In Form		
<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.		
Name	_____	Mail to: North Jersey Federal Member Privacy 711 Union Boulevard Totowa, NJ 07512
Address	_____	
City, State, ZIP	_____	
Member #	_____	

Who we are

Who is providing this notice?

North Jersey Federal means North Jersey Federal Credit Union

What we do

How does North Jersey Federal 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 Jersey Federal collect my personal information?

We collect your personal information, for example, when you

- *Apply for membership or for a loan*
- *Deposit or withdraw to or from your accounts*
- *Apply for additional products and/or services*

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.

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

Your choices apply to everyone on your account.

Definitions

Affiliates

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

Nonaffiliates

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

- *Data/card processors, check printers, rewards program managers*

Joint marketing

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

- *Our joint marketing partners can include insurance companies.*

Other important information

We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization. If after reading this notice you have questions, please contact us at 1-888-786-5328 or write to: Compliance Officer, North Jersey Federal Credit Union, 711 Union Boulevard, Totowa, New Jersey 07512.