

Privacy Policy

At NuUnion Credit Union, we believe that respecting and protecting the privacy of our members is an essential part of the services we provide. We invite you to read through this privacy notice, which explains NuUnion's privacy policy and practices related to the personal information we collect and disclose about our members. You'll also find information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union. These policies and practices are followed by NuUnion Credit Union and its affiliate, Mortgage Center L.C., and applies to both organizations.

If after reading this notice you have questions, please contact us or call 517.267.7200 or 888.267.7200. You may also write to:

Privacy Notice
NuUnion Credit Union
501 S. Capitol Avenue
Lansing, MI 48933-2320

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us or our affiliate, Mortgage Center L.C.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.
- Information we receive from your consumer purchasing and census data.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, mortgage service companies, and securities broker-dealers.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors, and government agencies.

NuUnion Credit Union and its affiliate, Mortgage Center L.C., may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic personal information with each other as permitted by law.

Disclosure of Information to Parties that Provide Services to Us

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we

may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, follow your instructions as you authorize, or protect the security of our financial records.

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 these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with NuUnion Credit Union or its affiliate, Mortgage Center L.C., we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

NuUnion Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers), or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

Internet Security: Information Collected and Stored Automatically

For site security purposes and to ensure that this service remains available to all users, NuUnion employs software programs to monitor network traffic to identify unauthorized attempts to upload or change information, or otherwise cause damage.

For site management, information is collected for statistical purposes. Computer software programs are used to create summary statistics, which are used for such purposes as assessing what information is of most and least interest, determining technical design specifications, and

identifying system performance or problem areas. No personal information, such as your name or address, is collected or used for this analysis. We collect no information which would identify you personally.

We automatically collect and store only the following information about your visit:

- The Internet domain (for example, "xcompany.com" if you use a private Internet access account, or "yourschool.edu" if you connect from a university's domain) and IP address (an IP address is a number that is automatically assigned to your computer whenever you are surfing the Web) from which you access our web site;
- The date and time you access our site;
- The pages you visit and the result of the request, such as an image or query;
- Other status codes and values resulting from the Web server responding to the request received: HTTP status code, Windows NT code, number of bytes sent, number of bytes received, duration (in seconds) to fulfill the request, server port number addressed, and protocol version.

Third Party Sites

For your convenience, NuUnion Credit Union offers various links to third party sites. These sites are not owned, operated, or maintained by NuUnion. We don't endorse nor are we responsible for the products or services they promote. You are responsible for viewing and abiding by the privacy statements and other terms and disclosures posted on the third party sites.