

## Our Security Measures:

Northern Kentucky Educators' Federal Credit Union (the Credit Union) restricts access to non-public information about you to those employees and volunteers who need to know that information to provide products or services or perform required duties under Federal and State regulation to you. We maintain physical, electronic, and procedural safeguards that comply with Federal Regulations to guard your non-public personal information.

The Credit Union will not be responsible for privacy practice or content at any web site that is linked to our web site.

Under no circumstances will the Credit Union authorize any firm to charge our member's account without our member's consent; this does not include actual or appointed member ACH transactions that the Credit Union does have the ability to verify authorization.

Under no circumstances will the Credit Union sell any member information to a telemarketing firm. Credit Union members and the public may receive copies of this notice of privacy practices by contacting the Credit Union at 2805 Alexandria Pike, Highland Heights, KY 41076 or by calling the Credit Union at (859) 441-3405.

This notice meets the notification requirements of the National Credit Union Administration Regulation on Privacy of Consumer Information, Part 716.



NORTHERN KENTUCKY EDUCATORS'  
◆ FEDERAL CREDIT UNION ◆

2805 Alexandria Pike  
Highland Heights, KY 41076  
Phone (859) 441-3405  
Fax (859) 442-1204  
www.nkefcu.org  
*The Educated Choice*

## Northern Kentucky Educators' Federal Credit Union Policy Manual Section Privacy Policy

### Notice of Privacy Practice for Credit Union Members

To assure the continued privacy and confidentiality of your personal financial information, the Credit Union observes these practices and procedures:

#### Information We Collect:

We collect non-public information about you from some or all of the following sources:

1. Information we receive from you on applications or other forms such as your name, address, social security number, assets, and income; and
2. Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions and credit usage; and
3. Information we receive from a consumer-reporting agency, such as credit-worthiness and credit history; and
4. Information we obtain when we are verifying Information you have provided us with.

#### Information We Disclose:

We may disclose all of the information we collect about our members and former members as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under circumstances as permitted by law.