

Facts

WHAT DOES NEBRASKA ENERGY 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security
- Mothers Maiden Name
- Date of Birth
- Address
- Phone Number
- Driver's License Number
- Income
- Account Balances
- Credit History/Scores

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 reason NEFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NEFCU 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	No	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	No
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	No	No

Questions? Call 1-800-453-3913 or go to www.ne-fcu.org

What we do

<p>How does NEFCU protect my personal information?</p>	<p>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.</p>
<p>How does NEFCU collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an Account ▪ Deposit Money ▪ Pay Your Bills ▪ Apply for a Loan ▪ Use Your Credit Card ▪ Use Your Debit Card
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ▪ Our affiliate includes CUNA Mutual Group
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ NEFCU does not share with nonaffiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ NEFCU does not jointly market