



<b>FACTS</b>	<b>WHAT DOES NORTH CAROLINA COMMUNITY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>	
Why?	Financial companies choose how they share 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"> <li>• Social Security and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our member, we continue to share information as described in this notice.</p>	
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 that North Carolina Community Federal Credit Union chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does NCCFCU share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies.</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences.	No	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness.	No	No
<b>For nonaffiliates to market to you.</b>	No	No
<b>Questions?</b>	Call 1-800-734-8204 or go to <a href="http://www.nccfcu.org">www.nccfcu.org</a>	

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>North Carolina Community Federal Credit Union</b>
<b>What we do</b>	
<b>How does NCCFCU protect my personal information?</b>	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.
<b>How does NCCFCU collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes- information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you. State law and individual companies may give you additional rights to limit sharing.</li> </ul>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• NCCFCU does not have affiliates.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates with which we share may include check printing firms, data processors, statement printing firms, and other service providers.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• We may disclose all of the information we collect, as described above in the notice, to such companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.</li> </ul>
<b>Other important information</b>	
<p>For more information on our Privacy Policy, you may write us at 2401 East Ash Street, Goldsboro, N.C. 27534, or call us at 1-800-734-8204 or visit our web site at <a href="http://www.nccfcu.org">www.nccfcu.org</a></p>	