

North Shore-Long Island Jewish Health System

WHAT DOES NSLIJHS FCU DO WITH YOUR PERSONAL INFORMATION?

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Privacy Policy

North Shore LIJ Health System Federal Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice. If after reading this notice you have any questions, please contact us at any of our offices:

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

Manhasset (516) 562-4918 Jericho (516) 301-3040 LIJ (718) 470-7480 Hillside (718)-470-8329

		do.	
What?	The types of personal information we collect and share depend on the product information can include: Social Security number Account balances Payment history Transaction or loss history Credit history Overdraft history When you are no longer a member, we continue to share your information as cont		
How?	All financial companies need to share members' personal information to run th below, we list the reasons financial companies can share their members' person NSLIJHS FCU chooses to share; and whether you can limit this sharing.	, ,	
Reasons we c	an share your personal information	Does NSLIJHS FCU share?	Can you limit this sharing?
such as to pro	day business purposes - cess your transactions, maintain your account(s), respond to court orders and ations, or report to credit bureaus	Yes	No
	auons, or report to create bureaus		
	eting purposes - oducts and services to you	Yes	No
to offer our pro	eting purposes -	Yes	No No
to offer our pro For joint mark For our affilia	eting purposes - oducts and services to you		No
o offer our pro For joint mark For our affilia Information ab	eting purposes - oducts and services to you keting with other financial companies tes' everyday business purposes -	Yes	No We do not share
to offer our pro For joint mark For our affilia information ab For our affilia information ab	eting purposes - oducts and services to you seting with other financial companies tes' everyday business purposes - out your transactions and experiences tes' everyday business purposes -	Yes No	No We do not share We do not share
to offer our pro For joint mark For our affilia information ab For our affilia information ab	eting purposes - oducts and services to you seting with other financial companies tes' everyday business purposes - out your transactions and experiences tes' everyday business purposes - out your creditworthiness	Yes No No	
to offer our pro For joint mark For our affilia information ab For our affilia information ab	eting purposes - oducts and services to you seting with other financial companies tes' everyday business purposes - out your transactions and experiences tes' everyday business purposes - out your creditworthiness tes to market to you	Yes No No	No We do not share We do not share

notice?	
What We Do	
How does NSLIJHS FCU 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 NSLIJHS FCU collect my personal information?	We collect your personal information, for example, when you Open an account File an insurance claim Make deposits or withdrawals from your account Give us your contact information Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Pederal 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. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • NSLIJHS FCU has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • NSLIJHS FCU does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include insuarnce companies.
Other Important Information	

For Alaska Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Members. 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.

For Vermont Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.