

Privacy Statement

New Horizons Credit Union is committed to meeting all your financial needs. To do so, we are sometimes required to share information about you with others in order to complete your transactions or to provide certain financial opportunities. To protect your privacy, we have always limited the use of information we provide and only shared information with companies that agree to maintain your privacy. These companies are also prohibited from sharing your information we give them with other third parties. Your financial privacy and confidence have always been and will always remain very important to every employee to New Horizons Credit Union. As required by law, this notice explains how we collect, use and safeguard your personal financial information. If after reading this notice you have questions, please contact us.

New Horizons Credit Union collects non public, personal information about you from the following sources:

- Information we receive from you on applications of other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

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

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

New Horizons Credit Union restricts access to your personal and account information to only those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to