

Privacy Notice, Disclosure, Opt Out & You



**NBA
Credit
Union**

NBA Credit Union (NBACU), is committed to providing its members with economical products and services to meet their financial needs. We are dedicated to protecting the privacy of our members and, therefore under federal law, we are obligated to give our membership this privacy brochure. *Privacy Notice, Disclosure, Opt Out and You* describes NBACU's privacy policy and practices concerning information we collect from, and disclose about, our members. Additionally, it conveys information about third parties who receive personal and sometimes nonpublic information from us as we conduct our business.

If after reading this brochure you have any questions, please feel free to contact us at: (800) 441-0878 or (215) 788-0411. You may also write to: Privacy Notice Dept., NBA Credit Union, PO Box 2206, Bristol, PA 19007.

What We Collect About You

NBACU collects nonpublic personal data concerning yourself from the following sources:

- Data we receive from you on applications and various other forms;
- Data about your transactions with NBACU;
- Data we receive from any consumer reporting agency, such as Trans-Union and others;
- Data obtained when verifying the personal information you provide on an application or other forms. This data may come from your employers (both past and/or present), or from other institutions with whom you maintain a financial relationship.

We may disclose all such data that we collect, as permitted by law.

Who Receives Information From Us

We may disclose nonpublic personal data about you to the following

- **Financial service providers**, such as insurance companies, credit agencies and other banking institutions.
- **Non-financial companies**, such as consumer reporting agencies, mailhouses, data processors, check/share draft printers, financial statement publishers/printers, credit card processors, direct marketers and government agencies.

Provision of Information to Those Who Service Us

In order for NBACU to conduct business, we may disclose all of the data we collect, as described in the “What We Collect About You” section, to nonaffiliated third parties. This is for the purposes of processing and servicing transactions that you request and/or authorize.

As required by law, we may also disclose nonpublic personal information about you. These disclosures may include information to process transactions on your behalf, conduct the operations of NBACU, follow your instructions as you authorize, or protect the security of NBACU’s financial records.

To protect NBACU’s members’ privacy, we only work with organizations that maintain strong confidentiality protections and limit the use of information that we may provide. We **do not** permit these organizations to sell the data we provide to third parties.

How to Stop (Opt Out) Disclosures About You

If you prefer that NBACU not disclose nonpublic personal information about you to nonaffiliated third parties, you may **opt out** of those disclosures—you may direct us not to make any disclosures (other than those permitted by law). If you choose to **opt out** of the disclosures to any third parties, please contact us at (215) 788-0411 or complete the form on the reverse side and return it to: Privacy Notice Dept., NBA Credit Union, PO Box 2206, Bristol, PA 19007.

You may **opt out** of these disclosures at any time. This **opt out**, by law, will not apply to disclosures that are legally permitted, disclosures to other financial institutions that have joint marketing agreements with NBACU, disclosures we make to organizations that perform services on our behalf or organizations that process or service transactions you request and/or authorize.

Once we receive your **opt out** request, we have a reasonable amount of time to stop the disclosures. You may contact us for assistance if you wish to rescind your **opt out** election at a later date.

Note to joint account holders...

If you (or others) who is/are not member(s) of our credit union has/have obtained a financial product from us, the nonmember(s) is/are eligible to exercise the right to **opt out**. If any one of you exercise the right to **opt out**, we will treat it as if all of you directed us to not make disclosures to nonaffiliated third parties (except those that are permitted by law).

(Continued on reverse side.)

Former Member Information

If you decide to terminate your membership with NBACU, we will not relinquish data we have collected about you, except as may be permitted or required by law.

Your Personal Information And Its Security

NBACU limits access to nonpublic personal information about you to our employees strictly on a need-to-know basis. We maintain physical, electronic and procedural precautions that comply with federal regulations to guard your personal information. NBACU is fully committed to protecting the privacy of its members.

What Members Can Do To Help

You can help by following these guidelines:

- Protect all of your account numbers, plastic card numbers, PINs (personal identification numbers) and passwords. ***Never keep your PIN with your card***—this can provide access to your accounts if your card is lost or stolen.
- Be careful when disclosing your account numbers, social security numbers, etc., to other persons. If anyone calls you explaining the call is on behalf of NBACU and asks for your account number, simply refuse to furnish it. Authorized NBACU staff have access to your information at the Credit Union's premises.

- Keep all of your information with NBACU current. If your address or phone number changes, please let us know. It is important that we have current information, especially regarding how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

If you have any questions, please do not hesitate to call.

NBACU Opt Out Form

MEMBER NUMBER	
Name (Please print.) _____	
I have read this privacy notice brochure supplied to me by the NBA Credit Union. In accordance with the law, I would like to opt out of the following items.	
<input type="checkbox"/> Non public personal information (<i>Note that anyone listed on the account may opt out for everyone or anyone else listed on the account.</i>)	
Also, please opt me out of the following accounts with the NBA Credit Union:	
ACCOUNT NUMBER	ACCOUNT NUMBER
ACCOUNT NUMBER	ACCOUNT NUMBER
ACCOUNT NUMBER	ACCOUNT NUMBER
MEMBER SIGNATURE	
DATE	

Please complete the above form and return it to:

NBA Credit Union
 Privacy Notice Department
 PO Box 2206
 Bristol, PA 19007

