

## **Privacy Statement for Niagara's Choice Federal Credit Union**

Niagara's Choice Federal Credit Union created this privacy statement in order to demonstrate our firm commitment to privacy. The following discloses the information gathering and dissemination practices for this website.

### **Information Automatically Logged**

Our web host may use your IP address to help diagnose problems with the server and to administer our Web site. This information is used only for technical administration and is NOT used for marketing or sales purposes.

### **Registration Forms**

Our site's application forms require users to give us contact information (like their name, email, and postal address), financial information (like their bank account or credit card numbers), and demographic information (like their zip code, age, or income level). Financial information that is collected is used to check the users' qualifications for registration and is subject to our Privacy Policy which follows below.

### **External Links**

This site contains links to other sites. Niagara's Choice Federal Credit Union is not responsible for the privacy practices or the content of such Web sites.

### **Niagara's Choice Federal Credit Union's Privacy Policy**

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

## **Information We Collect and Disclose About You**

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

- From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.
- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card uniagaraschoice.
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application. We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union and follow your instructions as you authorize, or protect the security of our financial records.
- View our Fee Schedule [HERE](#)

## **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

## **Children**

We do not use niagaraschoice.org to knowingly solicit data from or market to children under the age of 16.

## **Security**

Our organization has security measures in place to protect the loss, misuse, and alteration of the information under our control.

### **Contacting the Web Site**

If you have any questions about this privacy statement, the practices of this site, or your dealings with this website, please contact the credit union.