



Privacy Policy Notice

FACTS	WHAT DOES NIAGARA'S CHOICE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION
Why?	Financial companies choose how they share your personal information. Federal law gives members 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?	The types of personal information we collect and share depend on the products or services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and income. • Account balances and account transactions. • Payment history and transaction history. • Credit scores and credit history.
How?	All financial companies share members' personal information to run their everyday business. Below we list the reasons financial companies can share their members' personal information; the reasons Niagara's Choice Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Niagara's Choice FCU share?	Can you limit sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court and legal investigations, or to report to credit bureaus.	Yes	No
For our marketing purposes – to offer our products and services to you.	Yes	Yes
For joint marketing with our other financial companies.	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences.	No	We do not share
For our affiliates' everyday business purposes – Information about your credit worthiness.	No	We do not share
For nonaffiliates to market to you.	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> • Call 716-284-4110 • Visit us online at www.niagraschoice.org <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice.</p> <p>However, you can contact us any time to limit sharing.</p>
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Questions?	Call 716-284-4110 or visit our website at www.niagraschoice.org
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Who we are	
Who is providing this notice?	Niagara's Choice Federal Credit Union

What we do	
How does Niagara's Choice Federal Credit Union 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. Niagara's Choice protects your information by restricting access to only those who have a specific business reason to use your data. We maintain physical, electronic, and procedural safeguards to protect your information.
How does Niagara's Choice Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account. • Make deposits or withdrawals from your account. • Use your debit or credit card. • Provide employment information. • Apply for financing. • Show us your driver's license. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness. • Affiliates from using your information to market to you. • Sharing for non-affiliates to market to you. <p>State law and individual companies may give you additional rights to limit sharing.</p>
What happens if limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Niagara's Choice Federal Credit Union has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Niagara's Choice Federal Credit Union does not share with our nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include advertising/marketing agencies, credit card companies and insurance companies.

Other Important Information