

New Generations FCU PRIVACY POLICY

New Generations Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with the credit union. As a member of our credit union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

Our credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services – no more. We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information. We will also tell you what information we share with our other entities. We will explain what your rights are, and how you can exercise them. If you share your account relationship with someone else, for example where you are a co-borrower or joint holder of a share draft account, we suggest that you share this information with each other to ensure that each of you are aware of our policy and your options.

WE FIRST DEFINE SOME TERMS:

We, our and us means New Generations Federal Credit Union.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An affiliate is a company we own or control.

A nonaffiliated third party is a company that is not an affiliate of ours.

“Opt out” means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us.
- Information about your transactions with others.
- Information from consumer reporting agencies.

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who do not need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal guidelines to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS

We do not disclose nonpublic personal information about former members, except as may be permitted or required by law.

AUTHORIZED SHARING – JOINT MARKETING

We may disclose the following information to other financial institutions and unrelated third party vendors who we have joint marketing agreements with:

- Nonpublic personal information we receive from you on an application or other forms, such as:
 - Name
 - Address
 - Social Security Number
- Nonpublic personal information about your transactions with us, such as:
 - Name
 - Address
 - Types of accounts

Federal law allows us to disclose the information listed above with other financial institutions with whom we have joint marketing agreements. However, we will allow you to “opt out” of the disclosure of this information. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Type of Businesses. Here are the types of businesses to whom we may disclose nonpublic personal information under this section:

- Financial service providers such as:
 - Those that provide mortgage, securities, credit card and insurance services
 - Direct marketers
- Businesses offering nonfinancial products or services, such as:
 - Direct marketers

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

Joint Marketing. We have explained the kinds of nonpublic personal information we may disclose to other financial institutions and unrelated third party vendors with whom we have joint marketing agreements. Federal law allows us to disclose information for that purpose. However, we will allow you to “opt out” of the disclosure of this information. If you prefer that we do not disclose nonpublic personal information to those financial institutions and unrelated third party vendors with whom we have a joint marketing agreement, you may “opt out” of those disclosures, that is, you may direct us not to make those disclosures.

Your decisions to block the disclosure of your nonpublic information will apply to all products and services you receive from us. If you have a joint account, an “opt out” instruction given by one participant of this account will affect all participants of the account.

If you wish to “opt out” of disclosures, you may do so by checking the appropriate box(es) on the “Opt Out” Notice below and return this form to us at the address below.

**New Generations Federal Credit Union
1700 Robin Hood Road
Richmond, Virginia 23220**

“Opt Out” Notice

Do not share my nonpublic personal information with other financial institutions and unrelated third party vendors with whom you have joint marketing agreements.

Signature _____

Printed Name _____

Social Security Number(s) _____

Account Number(s) _____

Street Address _____ Apt. Number _____

City _____ State _____ ZIP _____

Home Phone Number _____