

FACTS

WHAT DOES New Generations Federal Credit Union (NGFCU) DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and member number ■ name, address, and account balances ■ payment, transaction, and credit histories
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons New Generations Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NGFCU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	yes	no
For our marketing purposes— to offer our products and services to you	yes	no
For joint marketing with other financial companies	yes	no
For our affiliates' everyday business purposes— information about your transactions and experiences	no	we don't share
For our affiliates' everyday business purposes— information about your creditworthiness	no	we don't share
For nonaffiliates to market to you	yes	yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call n/a —our menu will prompt you through your choice(s) ■ Visit us online: www.newgenfcu.org to download an Opt-out form and fax, mail or drop off. ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 0 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 804.359.8754 or go to www.newgenfcu.org and review FAQs.
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Mail-in Form

	<p>Mark any/all you want to limit:</p> <p>"Opt-out" Notice Please fill out and return this form if you are requesting to "Opt-out" of the sharing of your nonpublic personal information with other financial institutions and unrelated third party companies or services with whom we have joint marketing agreements.</p>
	Name
	Address
	City, State, Zip
	Member #
Mail To:	New Generations Federal Credit Union 1700 Robin Hood Road Richmond, VA 23220

Who we are	
Who is providing this notice?	New Generations Federal Credit Union
What we do	
How does New Generations FCU 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.
How does New Generations FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan & provide income ■ pay us by check or provide employment information ■ make changes, updates or transactions on your account <p>We also collect your personal information from others such as credit bureaus and related third party companies.</p>
Why can't I limit all 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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	An "opt-out" instruction given by one participant of an account will affect all participants of the 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"> ■ <i>New Generations FCU has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>New Generations FCU shares information with related third party companies or services for the purpose(s) of special member benefits, offers and discounts.</i>
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"> ■ <i>Our joint marketing partners include insurance, vehicle sales, and financial product companies.</i>
Other important information	
Other circumstances in which NGFCU will disclose info. about your account to third parties in the ordinary course of business include member generated inquiries, problem resolution, and product updates, changes or cancellations.	

