

## **Privacy Statement**

*Please scroll down the page to read entire notice*

**NIH Federal Credit Union is committed to protecting the privacy of your personal information. Your trust is essential to NIHFCU's success.**

In accordance with 12 CFR Part 716, this notice is provided to disclose the information privacy policies and practices of NIH Federal Credit Union (the Credit Union) with respect to nonpublic personal information (personal information). This notice applies to current members of the Credit Union and other current Credit Union consumers such as joint owners of accounts and joint obligors on loans. It also discloses our privacy policies and practices related to former members and former consumers of the Credit Union. "You" refers to current Credit Union members and current Credit Union consumers.

### **Our Use of Cookies**

Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the Site, pages visited, language preferences, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the Site in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use the Site and to assist us with resolving questions regarding the Site. You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of the Site and some online products and services. For example, we will not be able to recognize your device and you will need to answer a challenge question each time you log on.

### **Our Collection of Nonpublic Personal Information**

In providing services to you, the Credit Union may collect personal information about you from a number of sources. These sources include but are not limited to your applications for services, in-person and telephone conversations, consumer reporting agencies, and third parties such as employers with whom we confirm information on applications. Examples of types of personal information we collect include your name, residence and business addresses, telephone numbers, e-mail addresses, Social Security number, date of birth, assets, income, and transaction history.

### **Our Disclosure of Nonpublic Personal Information**

We are committed to earning your trust by preserving the privacy of your personal information while offering you competitive financial products and services.



We disclose personal information about you to unaffiliated third parties as allowed or required by law. By way of example this includes disclosures:

- to the federal government as required by tax reporting laws and financial transaction reporting laws
- in response to valid subpoenas
- to other financial institutions involved in processing your transactions
- to our auditors, regulatory examiners, and legal advisers
- to consumer reporting agencies
- to third party vendors with whom we contract to assist us in providing credit union products and services to you, called “service providers.” Examples of service providers include our statement printer and our plastic card transaction processor.

We reserve the right to disclose any personal information we have collected about you as required or allowed by law.

We disclose personal information about you to unaffiliated third party joint marketing partners. Joint marketing partners are other financial institution with whom we have made agreements to jointly market and provide financial products and services to you. While we do not warrant the products or services provided by joint marketing partners, we believe they represent excellent value to you. Examples of joint marketing partners include insurance companies that offer low-cost mortgage protection life insurance and investment advisors. We reserve the right to disclose any personal information we have collected about you to joint marketing partners.

We reserve the right to disclose any personal information we have collected about former members and former consumers. We will disclose information about former members and consumers only as permitted or required by law.

#### How We Keep Your Information Secure

We require all service providers and joint marketing partners to sign written agreements confirming that they will maintain commercially reasonable safeguards to preserve the security of any personal information about you that we disclose to them and use your information only for purposes we have authorized.

Within the Credit Union, we maintain internal controls, policies and procedures, including physical and electronic data security systems, to maintain the privacy of your personal information. These controls, policies and procedures are regularly reviewed. All employees and volunteers are required to preserve the security and confidentiality of your information and receive regular training on information security.

### **CHILDREN'S ONLINE PRIVACY PROTECTION ACT STATEMENT**

NIH Federal Credit Union does not knowingly collect, maintain or use personal information from its Web site about children under 13 years of age. If a child under 13 sends personal information online, NIH Federal Credit Union will only use that information to respond directly to that child, notify parents or seek parental consent.



[Not a member?](#)

Still have questions?

[Contact Us](#)

Effective July 2015