

**Our pledge to you:**

We believe that your privacy should never be compromised. At the same time, we want to offer you the array of financial products and services you need to accomplish your financial goals. We believe we can do both by adhering to the provision of this privacy notice.

**Information we collect:**

Nonpublic personal information is information about you that we obtain in connection with providing a financial product or service. Such information includes, but is not limited to, account balance, income, assets, insurance premiums, payment history and overdraft history.

We may collect nonpublic personal information about you from the following sources;

- Information that you provide to us, such as on applications or other forms
- Information about your transactions with us, our affiliates or others
- Information from others, such as credit bureaus, real estate appraisers and employers.

**Our Security Procedures**

To maintain security of member information, we restrict access to your personal and account information to persons who need to know the information to provide you products or services. We maintain physical, electronic and procedural safeguards to guard information.

**Information We Disclose**

Norfolk Fire Department FCU does not disclose nonpublic personal information about you to any companies that are not members of our corporate family ("third parties"), except as permitted by federal law, specifically Title V of the Gramm-Leach-Bliley Act of 1999.

The confidentiality of your nonpublic personal information will continue to be maintained consistent with this privacy notice even if you decide to close your accounts, your account becomes inactive, or when you otherwise cease to do business with us.

Norfolk Fire Department FCU works with a variety of third parties to bring you financial services. We disclose information about you as necessary to fulfill these third party services agreements. For example, we may disclose information about you to third parties that assist us in servicing or maintaining your loan or deposit account, or other business relationships, such as printing checks or billing you for insurance premiums.

We may also disclose information about you to governmental entities, such as sending dividend statements to the IRS, and to other third parties, such as credit bureaus, or in response to subpoenas.

We may disclose all of the information we collect, as described in this document, to third parties that perform marketing services on our behalf or to other financial institutions, such as insurance providers, with whom we have joint marketing agreements, in order to make a variety of financial services available to you.

These third parties must agree to strict confidentiality provisions to assure the protection of your information. Because we already limit the sharing of your non-public personal information as outlined above, no action is necessary on your part to limit such sharing.

**Fair Credit Reporting Act Disclosure**

We share information about you with our affiliates. Under the Fair Credit Reporting Act, you may direct us not to share certain credit information with our affiliates. Examples of the kind of credit information that you may direct us not to share include the nonpublic personal information you provide in your application or that we obtain about you from nonaffiliated third parties, such as credit bureaus. If you don't want such information shared, you may write to us at:

Norfolk Fire Department Federal Credit Union  
Attention: Kathy Galland, CEO  
4100 E Virginia Beach Blvd.  
Norfolk, Virginia 23502.

Please provide your name, address, social security number and account numbers. Your request not to share credit information does not include information we are permitted to share by law, such as information related solely to our experiences or transactions with you. Your account balance and payment history are examples of transaction and experience information that we are always permitted to share with our affiliates.