



NCPD Federal Credit Union Privacy Policy

Federal Law	
Facts	WHAT DOES NCPD FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	<p>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 NCPD Federal Credit Union's Privacy Policy.</p> <p>At NCPD Federal Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by NCPD Federal Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.</p>
What?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, address, Social Security number, age, and income • Account balances and transaction history • Credit history and credit scores <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p>
How?	<p>All financial companies need to share members' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their members' personal information; the reasons NCPD Federal Credit Union chooses to share; and whether you can limit this sharing.</p>

Reasons We Can Share Your Personal Information	Does NCPD Federal Credit Union 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, report to credit bureaus, and conduct data analytics to allow the Credit Union to better serve you.	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	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	No
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 516-938-0300, send an email to memberservice@ncpdfcu.org, or write to: NCPD Federal Credit Union, 777 Old Country Rd., Plainview, NY 11803

Who We Are

Who is providing this notice?

NCPD Federal Credit Union

What We Do

How does NCPD Federal Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we utilize security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.

How does NCPD Federal Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Apply for any credit union service
- Visit our website, provide us with information on any online application or transaction, or information you send to us by email
- Use your credit or debit card or pay your bills
- Make deposits to or withdrawals from your accounts

We also collect your personal information from others, including credit bureaus or other companies.

Why can't I limit all sharing?

Federal law only gives you the right to limit information sharing as follows:

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *NCPD Federal Credit Union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.*

Joint Marketing

A formal agreement between NCPD Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.

- *Our joint marketing partners include investment and financial service providers and insurance companies.*

California Law

What Is Personal Information?

Under the CCPA your "Personal Information" includes the following data that identifies, relates to, or may be associated with you:

- Demographic information (i.e., name, address, email)
- A unique identifier, such as an IP address
- Account or Social Security number
- Driver's license or passport
- Personal property records
- Card numbers
- Access codes (PINs & passwords)
- Online activity
- Biometric, geolocation, employment, and education data
- Browsing and search history
- Information concerning a consumer's interaction with a website

Personal information also includes information that is identifiable to your household.

NCPD Federal Credit Union Collection of Member Personal Information

Categories of Member Personal Information We Collect

Your personal information that we collect may include:

- Personal identifier information: name, email address, Social Security number, driver's license number, access codes
- Account & transaction information: account number, card number, account information, transaction information, and credit information and required consents, opt-in & opt-out requests

Where We Collect Member Personal Information

We collect the categories of personal information listed above when you: visit our website or submit an online application, conduct any branch, mail, or online transaction, use the Money Management program, or send us an email, or phone inquiry.

NCPD Federal Credit Union Use and Sharing of Member Personal Information

How We May Use Member Personal Information

We may use each category of personal information we collect for the following purposes:

- To verify the identity of the person conducting the account transaction or inquiry with us or our service providers
- To fulfill account or service requests that you initiate
- To prevent fraud or meet legal requirements

We have never sold, and we will not sell, any of your personal information to anyone.

How We May Share Member Personal Information

We may share your personal identifiable information with:

- 1) Our third-party service providers and payment processor to facilitate your services or transactions, or
- 2) Other financial companies with whom we have a joint marketing agreement.

Automated Information Collection

In addition to the information that you provide to us, we may also collect information about you during your visit to our Website. We collect this information using automated tools that are detailed below. These tools may collect information about your behavior and your computer system, such as your internet address (IP Address), the pages you have viewed, and the actions you have taken while using the Website. Some of the tools we use to automatically collect information about you may include:

- (a) **Cookies.** A “cookie” is a small data file transmitted from a website to your device’s hard drive. Cookies are usually defined in one of two ways, and we may use either (or both) of them:
- ii. **Performance Cookies.** These cookies collect anonymous information on how you use our Website to help us understand how you arrive at our Website, browse, or use our Website and highlight areas where we can improve, such as navigation. The data stored by these cookies never shows personal details from which your individual identity can be established.
 - iii. **Functionality Cookies.** These cookies remember choices you make such as the country from which you visit our Website, your preferred language, and your search parameters. This information can then be used to provide you with an experience more appropriate to your selections and to make your visits to our Website more tailored to your preferences. The information in these cookies may be anonymized. These cookies cannot track your browsing activity on other websites.
 - iv. **Targeting Cookies or Advertising Cookies.** These cookies collect information about your browsing habits in order to make advertising more relevant to you and your interests. They are also used to limit the number of times you see an advertisement as well as help measure the effectiveness of an advertising campaign. The cookies are usually placed by third-party advertising networks. These cookies remember the websites you visit, and that information is shared with other parties, such as advertisers.

Of course, if you do not wish to have cookies on your devices, you may turn them off at any time by modifying your internet browser’s settings. However, by disabling cookies on your device, you may be prohibited from full use of the Website’s features or lose access to some functionality.

- (b) **Google Analytics.** The Website sends aggregated non-Personal Information to Google Analytics for the purpose of providing us with the ability to conduct technical and statistical analysis on the Website’s performance. For more information on how Google Analytics supports the Website and uses information sent from the Website, please review Google’s privacy policy available at <https://policies.google.com/technologies/partner-sites>.
- (c) **Web Beacons.** A Web Beacon is an electronic image. Web Beacons can track certain things from your computer and can report activity back to a web server allowing us to understand some of your behavior. If you choose to receive emails from us, we may use Web Beacons to track your reaction to our emails. We may also use them to track if you click on the links and at what time and date you do so. Some of the third-party marketers we engage with may use Web Beacons to track your interaction with online advertising banners on our Website. This information is only collected in aggregate form and will not be linked to your Personal Information. Please note that any image file on a webpage can act as a Web Beacon.
- (d) **Embedded Web Links.** Links provided in our emails and, in some cases, on third-party websites may include tracking technology embedded in the link. The tracking is accomplished through a redirection system. The redirection system allows us to understand how the link is being used by email recipients. Some of these links will enable us to identify that you have personally clicked on the link, and this may be attached to the Personal Information that we hold about you. This data is used to improve our service to you and to help us understand the performance of our marketing campaigns.
- (e) **Third-party Websites and Services.** We work with a number of service providers of marketing communications technology. These service providers may use various data collection methods to improve the performance of the marketing campaigns we are contracting them to provide. The information collected can be gathered on our Website and on the websites where our marketing communications are appearing. For example, we may collect data where our banner advertisements are displayed on third-party websites.

Your Rights to Protect Your Personal Information

Right to Request Access to Your Personal Information	<p>You have a right to access your personal information that we have collected. Upon your request by mail, email or in person to the Credit Union, we will disclose any of the following information requested:</p> <ul style="list-style-type: none">• The categories of personal information collected• The sources from which personal information were collected• Our purpose for collecting the information• The categories of third parties with whom we share personal information• The specific pieces of your personal information we have collected
Right to Request Your Personal Information Be Deleted	<p>You have the right to request that we delete personal information about you that we have collected. Upon your verifiable request by mail, email or in person to the Credit Union, we will delete the information and direct our service providers to delete the information from its records unless we or service provider needs the personal information. The following are the exceptions where the Credit Union and our service providers need the personal information to maintain and service your account and cannot delete the information:</p> <ul style="list-style-type: none">• To process your transactions for which the personal information was collected• To provide the account or service requested• To detect security incidents; protect against fraudulent, or illegal, activity• To identify and correct any Credit Union systems errors• To comply with the California Electronic Communications Privacy Act• To operate the systems and applications to maintain your accounts and services• To comply with a legal obligation or in a lawful manner compatible with the context in which you provided the information
Right to Opt Out of the Sale of Your Personal Information	<p>The credit union does not sell any member personal information to any third party.</p>
Right to Equal Services & Pricing	<p>You have the right to receive equal service and pricing from us even if you choose to exercise any of your privacy rights. We will not discriminate against you for exercising any of the consumer's rights, including:</p> <ul style="list-style-type: none">• Denying accounts or services to you• Charging different prices or rates for accounts or services or imposing penalties• Providing a different level or quality of accounts or services to you or suggesting that you will receive a different price or rate for accounts or services or a different level or quality of accounts or services
How to Submit Requests to the Credit Union or Contact Us for More Information	<p>You may submit your requests to the credit union as follows:</p> <p>In person – at any NCPD Federal Credit Union</p> <p>Mail: NCPD Federal Credit Union, 777 Old Country Rd., Plainview, NY 11803</p> <p>Email: memberservice@ncpdfcu.org</p> <p>You may designate an authorized agent to submit requests on your behalf by providing us with your written authorization of the agent and the nature of your request.</p> <p>We will verify your request by using our current authentication practices including matching the identity information you provide with your request with your personal information we maintain on file.</p>

Additional Online Privacy Protections and Other Important Information

Use of Cookies. NCPD Federal Credit Union uses cookies when you visit our website. These cookies are essential for enabling user movement around our website and providing access to features such as your member-only resources, online banking, and other secure areas of the website. These cookies do not gather information about you that could be used for marketing purposes and do not remember where you have been on the internet and NCPD Federal Credit Union does not track or sell this data. This category of cookies cannot be disabled.

California Do Not Track Disclosures. Certain web browsers offer a “Do Not Track” (DNT) option that permits users to select a preference not to have information about web browsing activities monitored and collected. The Credit Union website will not honor DNT signals from you.

For Alaska, Illinois, Maryland, and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi, and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For Vermont Members. We will not share personal information with nonaffiliates either for them to market to you without your authorization, and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

Our Privacy Policy is posted on our website: ncpdfcu.org/privacy

You can reach us: **516-938-0300**

Privacy Policy Changes. We reserve the right to amend this Privacy Policy at our discretion and at any time. When we do, we will let you know by appropriate means, such as by posting the revised policy on this page with a new “Last Updated” date. We will post our amended Privacy Policy on our website or otherwise notify you as required by law.