

FACTS

WHAT DOES NEW DIMENSIONS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 8/2018

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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

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 Dimensions Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does New Dimensions 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, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 800-326-6190—our menu will prompt you through your choice(s)
- Visit us online: <https://newdimensionsfcu.com/about/disclosures/> **or**
- Mail the **form** below

Please note:

If you are a *new* member/customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member/customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 800-326-6190 or go to <https://newdimensionsfcu.com/about/disclosures/>

Mail-in Form

**Leave Blank
OR**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

- Apply my choices only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.
- Do not use my personal information to market to me.
- Do not share my personal information with other financial institutions to jointly market to me.

Name		Mail to: New Dimensions FCU 61 Grove Street Waterville, ME 04901
Address		
City, State, Zip		
Account #		

Who we are

Who is providing this notice?

New Dimensions Federal Credit Union

What we do

How does New Dimensions Federal Credit Union 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.

We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.

How does New Dimensions Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

- NDBS, LLC
- Maine Credit Union League
- Insurance Trust
- CUNA
- FHLB

Nonaffiliates

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

- Appraisers
- Attorneys
- Auditors
- Certegy
- Credit Reporting Agencies
- CUSO Home Lending
- Elan
- Government Agencies
- Harland Clarke
- Synergent

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- CUSO Home Lending
- Elan
- Harland Clarke

Other important information

Credit Union Hours

Open 9:00 am to 5:00 pm, Monday through Friday; Drive Up at all locations opens at 8:00 am.

Credit Union Locations

61 Grove Street, Waterville | 72 Cony Street, Augusta | 316 Benton Avenue, Winslow | 245 Madison Avenue, Skowhegan