

MEMBER NOTICE

To our account holders and potential account holders:

In accordance with Section 326 of the USA Patriot Act of 2001, which requires the Natrium Employees Federal Credit Union to help the government fight the funding of terrorism and money laundering activities, NEFCU is required to obtain basic identifying information from you and verify that information when you open a new account.

This means the NEFCU staff will ask you for some basic information such as your name, address, date of birth, and other information designed to help us identify you. NEFCU staff will also ask to see a document identifying you such as a social security card, driver's license, passport, and/or some other government-issued document.

In some cases, identification will be requested for those individuals conducting business with NEFCU prior to the effective date of the member identification requirements. This is because original documentation was not obtained with the opening of the account or NEFCU is unable to form a reasonable belief that it knows the true identity of the existing account holder.

In all cases, protection of our member's identity and confidentiality is the Credit Union's pledge to you. NEFCU appreciates your patience and understanding as we all do our part in complying with the new account identification procedures required by the federal USA Patriot Act of 2001.

Respectfully,

The Board of Directors

Staff and Members of the Natrium Employees Federal Credit Union

A notice shall be given to new account owners in any of the following ways:

- Oral notice given to new account owners, in person or on the phone
- Lobby notice
- Brochure/paper notice included in new member packets
- Signs at Member Service Representative stations

FACTS

WHAT DOES Natrium Employees Federal Credit Union 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 Account Balances • Credit history and Checking account information • Payment history and Overdraft history
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 Natrium Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Natrium EFCU 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	No	We don't share
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 our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none">● Call 304-455-6719 our menu will prompt you through your choice(s)● Visit us online: www.nefcu.com <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 304-455-6719 or go to www.nefcu.com