

## Privacy Notice

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 provided by Northeast Community Credit Union carefully to understand what we do. 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, income, account balances, payment history, credit history and credit score. All financial companies need to share customers' personal information to run their everyday business.

We can share your personal information for our everyday business purposes such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus; for our marketing purposes to offer our products and services to you; for joint marketing with other financial companies; and for our affiliates' everyday business purposes, information about your transactions and experiences. Federal law does not allow you to limit this sharing.

We can share your personal information for our affiliates' everyday business purposes (information about your creditworthiness); for our affiliates to market to you; and for non-affiliates to market to you. You can limit our sharing for these purposes.

If you are a new member, we can begin sharing your information 30 days from the date we provide this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us during regular business hours to limit this.

### How does Northeast Community 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.

### How does Northeast Community Credit Union collect my personal information?

We collect your personal information, for example, when you open an account, deposit money, pay your bills, apply for a loan and when you use your credit or 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 (a) affiliates' everyday business purposes like information about your creditworthiness, (b) affiliates from using your information to market to you and (c) sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing

## Definitions

**Affiliates** are companies related by common ownership or control. They can be financial or nonfinancial companies.

**Non-affiliates** are companies not related by common ownership or control. They can be financial or nonfinancial companies.

**Joint marketing** is a formal agreement between nonaffiliated financial companies that together market financial products or services to you.

### F.A.C.T. Act of 2003

We may report information about your account to credit bureaus and other consumer reporting agencies. Late payments, missed payments, or other defaults may be reflected in your credit report or other consumer reports.

### Fee Schedule

This schedule for all savings and checking accounts sets forth certain conditions, fees, and charges applicable to your accounts at Northeast Community Credit Union as of October 1, 2010. This schedule is incorporated as part of your Membership Application & Agreement.

#### Checking Account Monthly Service Charge

Personal Checking.....	\$0
Business Checking .....	\$0
Opportunity Checking.....	\$10/month
Interest Checking (Platinum).....	\$0
Money Market Checking.....	see MM Agreement for fees, if any

#### Other Fees and Charges

Account Closure within 90 days of opening.....	\$20
ATM transaction fee.....	FREE at CU/\$1 at other locations
ATM/VISA Check Card - Replacement Card.....	\$5
ATM/VISA Check Card/Audio- Replacement PIN.....	\$2
Cashier/Teller Check under \$500.....	\$2
Check Cashing Fee.....	\$0 <u>with</u> active direct deposit, checking, or loan; <u>without</u> :\$5 for checks over\$100/\$3 if under \$100
Check Card with Opportunity Checking (if approved).....	\$5 monthly
Check Deposited or Cashed – if returned as not good:	
Personal Accounts: \$25 each return/ Business Accounts: \$8 each	
Check Orders & Accessories .....	charges vary by design
Copy of Check or Draft.....	\$3
(FREE in Home Banking)	
Courtesy Overdraft Payment.....	\$28 each
Deposit Account Verification.....	\$10 each
e-Statements.....	FREE
Electronic Transactions: Research or receipt copies.....	\$6ea.+ \$20/hr
Fax.....	local \$1 per page / long distance \$2 per page
Foreign Bank check deposited or cashed.....	\$40 or actual charge
Foreign CheckCard transaction (blocked unless requested).actual charge	
Home (Online) Banking.....	FREE
Inactivity Fee (no account activity in over 6 months).....	\$3/month
Identity Theft Protection (on checking accounts).....	\$1/month
Insufficient Funds (NSF) – Check/Electronic/Draft.....	\$28
Inquiry/Account History request.....	printed or verbal) \$1/page
.....(FREE when using Home Banking or Automated Phone Teller)	
Legal Process (levy/warrant/request for records).....	\$20 each
Manual Transfers to Clear In-person Checks.....	\$2
Money Order.....	\$2
Online Bill Payments.....	FREE
Photocopies.....	10 cents per page
Re-open Closed Share within 3 months.....	\$10
Returned Mail Fee.....	\$3 monthly
Safe Deposit Box Rental.....	\$20/\$25/\$35/\$55
Special Account Handling and/or Research.....	\$20/hour
Statement Copy .....	\$1 per page
(FREE when using the Home Banking e-Statement option)	
Wire transfer fee inside USA (outside: varies by country).....	\$20

