

YOUR BILLING RIGHTS

Keep This Notice for Future Use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

- * Your name and account number.
- * The dollar amount of the suspected error.
- * Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card statement automatically from your checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibility After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

Direct inquiries about possible errors in your statement to:

Northeast Credit Union
PO Box 1240
Portsmouth, NH 03802-1240
Phone: 1.888.436.1847

Branch Office Directory

Portsmouth/Main Office
100 Borthwick Avenue

Dover
9 Members Way

Rochester
200 Charles Street

Lee
145 Calef highway

Exeter
82 Portsmouth Avenue

Northwood
144 First New Hampshire Turnpike

Manchester
1000 Elm Street

Concord
55 Pleasant Street
Federal Building

Portsmouth Naval Shipyard
Building 14
(not open to the public)

Member Service available toll-free
1.888.436.1847
24-hours-a-day; 7-days-a-week
memberservices@necu.org
www.necu.org

Northeast
CREDIT UNION
Your Trusted NeighborSM



Federally Insured by NCUA



Equal Housing Lender

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Northeast
CREDIT UNION
Your Trusted NeighborSM

Annual Disclosures

Privacy Policy

Summary

We recognize that preserving your trust includes protecting your privacy. The Board of Directors, management and staff of Northeast Credit Union considers this a priority. You should know that the information you provide us with consists of private personal information. We do not share any information with third parties other than what is necessary to provide you with the services or products you have requested, or is required by law, or to protect ourselves against fraud. If you have any questions about our policy, please contact a Member Service Representative at 603.436.1847 or toll-free at 1.888.436.1847.



Privacy Notice

Northeast Credit Union's single purpose is to provide you with financial products and services to meet your financial goals. We intend to offer you diverse financial services including competitive products made available by our strategic relationships with other institutions or service providers. We believe these are the reasons you do business with Northeast Credit Union. We also believe you do your financial business with us because we have a strong history of protecting our members' privacy.

We are required by law to give you this privacy notice. It describes our policies and practices that protect your privacy and enable us to share information to make available competitive financial products and services. These practices are followed by the credit union. If you have any questions after reading it, please contact us at 1.888.436.1847.

What follows is a description of the information we collect and disclose, including the parties who receive non-public information from us. This notice also explains your right to inform us if you do not want us to disclose certain information about you to other parties.

Information We Collect About You

We collect information about you from the following sources:

- ▶ Information we receive from you on applications and other forms;
- ▶ Information about your transactions with us, including those companies that work closely with us to provide you with diverse financial products and services;
- ▶ Information we receive from a credit reporting agency;
- ▶ Information obtained when verifying the information you provide on an application or other form(s) (this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions); and
- ▶ Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our members.

We MAY disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose non-public personal information about you to the following types of third parties:

- ▶ Financial companies, such as insurance companies, mortgage service companies and securities broker-dealers;
- ▶ Non-financial companies, such as consumer reporting agencies, Generations Gold; and
- ▶ Others, such as government entities.

Disclosure of Information to Parties that Provide Services to Us

We may disclose all of the information we collect, as described above, to companies that perform services on our behalf or to other institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize or protect the security of financial records.

Disclosure of Information About Former Members

If you cease to be a member of Northeast Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to

guard your non-public personal information. Our online banking uses some of the most secure forms of online communication available, Secure Sockets Layer (SSL) protocol and user names and passwords. These technologies provide a high level of security and privacy when you access your account information, initiate online transactions or send secure messages.

What Members Can Do To Help

Northeast Credit Union is committed to protecting the privacy of its members and customers. You can help by following these simple guidelines:

- ▶ Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your ATM card, check or credit card which can provide free access to your accounts if your card is lost or stolen.
- ▶ Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone contacts you via telephone or email explaining they are contacting you on behalf of the credit union, and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- ▶ Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- ▶ Let us know if you have questions. Please do not hesitate to call us – we are here to serve you.

Fair Credit Reporting Act Disclosure

Northeast Credit Union will comply with restrictions and requirements set forth in the Fair Credit Reporting Act.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Telephone us at 1.888.436.1847 or Write us at Northeast Credit Union, PO Box 1240, Portsmouth, NH 03802-1240 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Direct inquiries about possible errors with your statement to: Northeast Credit Union, PO Box 1240, Portsmouth, NH 03802-1240

Phone 1.888.436.1847

