

N.G.H. Credit Union
Privacy Policy

At N.G.H. Credit Union, your privacy is top priority. This notice describes how we protect the privacy of your personal information. Throughout this notice, the word “information” refers to personal information about you that may not be publicly available.

Information that we collect and disclose to others

N.G.H. will collect and disclose only the personal information that is necessary to conduct our business and to prevent fraud

We collect information about you from the following sources:

- Applications and other forms you submit to us
- Information about your transactions with us or others
- Information we receive from a credit reporting agency
- Information obtained when verifying the information you provide on an application, or other form. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information that we collect, as described above.

Parties to whom we disclose the information:

- Financial service providers, such check printers, debit card processors and insurance product and service providers
- Non-financial companies such as consumer reporting agencies and retailers

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions, with whom we have joint marketing agreements. The businesses we select will offer products designed to enhance our members’ economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms. We may also disclose information about you under circumstances, as permitted or required by law.

If you decide to terminate your membership with us or become an inactive member, 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 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 information.

