

# Our Privacy Notice



94 Silver Street  
 Waterville, ME 04901  
 PH: 207-872-2771  
 TF: 800-326-6190  
 newdimensionsfcu.com

Revised  
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FACTS	WHAT DOES NEW DIMENSIONS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, address, Social Security Number, and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	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?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

**To limit our sharing** Call 800-326-6190 (our menu will prompt you through your choices), visit us online at [newdimensionsfcu.com/about/disclosures](https://newdimensionsfcu.com/about/disclosures), or mail the form below.

**Please Note:** If you are a *new* member, we can begin sharing your information thirty (30) days from the date we sent you 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 at any time to limit our sharing.  
**If you have questions, call 800-326-6190 or visit us online at <https://newdimensionsfcu.com/about/disclosures/>**

<b>Mail-In Form</b>	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.
	<input type="checkbox"/> Do not use my personal information to market to me.
	<input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.

If you are on a multiple owner account, your choice(s) will apply to everyone on the account.	Name		
	Address	Account No.	
	City, State, ZIP		
	<b>Mail to: New Dimensions FCU, 94 Silver Street, Waterville, ME 04901</b>		

<b>Who We Are</b>	
Who is providing this notice?	New Dimensions Federal Credit Union.
<b>What We Do</b>	
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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does New Dimensions Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• start an account</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> <li>• pay your bills</li> <li>• make deposits to or withdrawals from the accounts you have with us</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>NDBS, LLC</i></li> <li>• <i>Maine Credit Union League</i></li> <li>• <i>CU Insurance Solutions, LLC</i></li> <li>• <i>CUNA</i></li> <li>• <i>FHLB</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Appraisers</i></li> <li>• <i>Attorneys</i></li> <li>• <i>Auditors</i></li> <li>• <i>Credit Reporting Agencies</i></li> <li>• <i>CUSO Home Lending</i></li> <li>• <i>Government Agencies</i></li> <li>• <i>Harland Clarke</i></li> <li>• <i>Elan</i></li> <li>• <i>Synergent</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include:</p> <ul style="list-style-type: none"> <li>• <i>CUSO Home Lending</i></li> <li>• <i>Elan</i></li> <li>• <i>Harland Clarke</i></li> </ul>
<b>Other Important Information</b>	
<p><b>Our Mobile App Use of Information</b></p> <p>This application may require access to the contact list on your mobile device in order to facilitate certain features within the application, including, but not limited to, Bill Pay and Mobile Lending. We may use the contact list information obtained from your mobile device to:</p> <ul style="list-style-type: none"> <li>• Enable the Bill Pay feature to conveniently manage and pay your bills through the application.</li> <li>• Support the Mobile Lending feature, to assist you in applying for loans and related financial services.</li> </ul>	