



FACTS

WHAT DOES CREDIT UNION OF NEW JERSEY 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 how we handle user privacy.
-------------	--

What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> - Social Security number and credit history - credit scores and employment information - income and transaction or loss 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 Credit Union of New Jersey chooses to share; and whether you can limit this sharing.
-------------	---

Reasons we can share your personal information	Does Credit Union of New Jersey 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 to 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	No
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call toll-free 1-800-538-4061 or go to www.cunj.org
-------------------	---

What we do	
How does Credit Union of New Jersey 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 Credit Union of New Jersey collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - open an account or show your government-issued ID - seek advice about your investments or give us your income information - apply for financing <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes -- information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Our affiliates include financial companies, such as CUMANET and Member Support Services LLC</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Nonaffiliates we share with can include insurance companies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, consumer reporting agencies, data processors, and check/share draft printers</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> - <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT, credit card companies, and financial advisors</i>

Other Important information	
<u>Mobile Application Location Data Policy:</u>	
<p>The Credit Union of New Jersey, A Federal Credit Union mobile banking app periodically collects, transmits, and uses location data to support features that allow us to communicate with you for various reasons, even when the app is not in use, but only if you expressly authorize collection of such information. Some of these reasons include: branch closures, marketing, maintenance, and fraud alerts. You may choose whether location data can be monitored on a continuous basis in the background, only while the app is being used, or not at all. You can change your location permissions at any time in your device settings. If you use any location-based feature of our mobile app, you agree that your geographic location and other personal information may be accessed and disclosed through us.</p>	