



PRIVACY POLICY

FACTS	What does The New Horizons Federal Credit Union 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 what we do.	
What?	<p>The types of personal information we collect and share depend on the products or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, address, Social Security number and income, • Account balances and payment history, and • Credit history and credit scores. <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list reasons financial companies can share their members' personal information, the reasons The New Horizons Federal Credit Union chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does New Horizons Credit Union share?
	For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus.	Yes
	For our marketing purposes – to offer our products and services to you.	No
	For our joint marketing with other financial companies	No
	For our affiliates' everyday business purposes - information about your transactions and experiences	We don't share
	For our affiliates' everyday business purposes - information about your creditworthiness	We don't share
	For non-affiliates to market to you	We don't share
Questions?	Call (662) 494-7700	

More information about your privacy continued on second page.

What We Do	
How does The New Horizons 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 and secured files and buildings.
How does The New Horizons Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account, • Apply for a loan, • Use your debit card or write a check, • Make deposits to or withdrawals from your accounts, and • Show your driver's license. <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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, and • Sharing for non-affiliates to market you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>The New Horizons Federal Credit Union has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>The New Horizons Federal Credit Union does not share with non-affiliates.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>The New Horizons Federal Credit Union has a joint marketing contract with CUNA Mutual Group.</i>