

PRIVACY POLICY

Nickel Steel Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (419)224-7861.

Nickel Steel Federal Credit Union collects nonpublic information about you from the following sources:

- *Information we receive from you on applications or other forms*
- *Information about your transactions with us or others*
- *Information we receive from a consumer reporting agency*

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other 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 our financial records.

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Nickel Steel Federal Credit Union Web Site

When you browse the public areas of the Nickel Steel Federal Credit Union's home page and related pages at <https://www.nickelsteelfcu.com>, none of your account and personal information is obtained for storage on The Nickel Steel Federal Credit Union systems.

Any related account and personal data maintained by The Nickel Steel Federal Credit Union is done so to fulfill our legal and regulatory requirements and to provide you with the products and services you have requested.

When you send us personally identifying information, for example, in an electronic mail message containing a question or comment, we use this information to fulfill or respond to your requests. We may store these requests to provide us with information for future improvements to our web site. Nickel Steel Federal Credit Union does not give, sell or transfer any of this personal information to third parties, unless required by law.