

Privacy Policy

Credit Union of New Jersey is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are equally committed to protecting our members' privacy. We are required by law to give you this privacy notice. If after reading this notice you have any questions, please contact us at (609) 538-4061.



What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us as we conduct the business of the credit union.

Information We Collect About You

We collect information about you from the following sources:

- Information we receive from you on applications and other forms (name, address, social security number, income);
- Information about your transactions with us or others (account balance, payment history, credit card usage);
- Information we receive from a consumer reporting agency (your credit worthiness and credit history);
- Information obtained when verifying the information you provide on an application or other forms. 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 we collect, as described above.

Parties Who Receive Information From Us

We do not disclose any nonpublic personal information about our members and former members to other nonaffiliated third parties except as permitted by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize or protect the security of our financial records.

Disclosure of Information to Parties that Provide Services to Us

We may disclose all of the information we collect, as described above, to the companies that perform marketing or other services on our behalf or to other companies with whom we have joint marketing agreements.

Disclosure of Information About Former Members

If you decide to terminate your membership with Credit Union of New Jersey, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

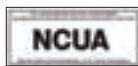
We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



CREDIT UNION
of NEW JERSEY



www.CUNJ.org
609-538-4061 • 800-538-4061



Federally Insured by the NCUA

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