

NORTHERN PIEDMONT FEDERAL CREDIT UNION



January 2012

2012 Holiday Closings:

Monday, January 2, **New Year's Day**
Monday, January 16, **Martin Luther King Day**
Monday, February 20, **President's Day**

2012 Annual Meeting of the Membership

The Northern Piedmont Federal Credit Union 58th Annual Meeting of the Membership will be held on Wednesday, April 25, 2012, at 2:00pm at Northern Piedmont Federal Credit Union's Warrenton branch office located at 484 Blackwell Road in Warrenton, Va. All member/owners of NPFCU are invited to attend the meeting to enjoy light refreshments. Please RSVP to 540-347-4900 ext 11 or marketing@npfcu.org by April 16th, 2012.

FEE NOTICE

Foreign ATM transaction fee will increase to \$2.50 per transaction for NPFCU members.
Effective Date: 02-01-2012.

Debit Card Users Alert

Most consumers are unaware that if you make hotel reservations, rent a car or purchase gasoline at some stations with a **debit card** a "hold" can be placed on your account for the amount of the purchase and/or deposit agreements. The "hold" can block the use of your funds for an uncertain period of time, possibly causing overdrafts. Verify the ability to use the "credit" option when making purchases or reservations.

CONTACT US:

Culpeper	Warrenton
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Northern Piedmont Federal Credit Union
Striving to be your only financial institution



NORTHERN PIEDMONT
FEDERAL CREDIT UNION

Rev. 11/10

FACTS WHAT DOES NORTHERN PIEDMONT 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? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit card or other debt and credit history
- payment history and transaction 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 Northern Piedmont Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northern Piedmont Federal Credit Union 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 540-825-8800 – our menu will prompt you through your choice(s) or
- Visit us online: www.npfcu.org

Please note:
If you are a new member, we can begin sharing your information 30 days from the date we sent 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.

Questions? Call 540-825-8800 or go to www.npfcu.org

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What we do

How does Northern Piedmont 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. We restrict access to nonpublic personal information to employees who need to know to provide products or services. We maintain physical, electronic, or procedural safeguards that comply with federal regulations.

How does Northern Piedmont Federal Credit Union collect my personal information? We collect your personal information, for example, when you

- open an account or apply for a loan
- give us your income information or provide account information
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- 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

State law and individual companies may give you additional rights to limit sharing. Your choices will apply to everyone on your account.

What happens when I limit sharing for an account I hold jointly with someone else?

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - Northern Piedmont Federal Credit Union has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), consumer reporting agencies, data processors, and check/share draft printers
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT