



**NONE SUFFER LACK**  
FEDERAL CREDIT UNION

---

## **PRIVACY POLICY**

*Effective Date: June 8, 2026*

None Suffer Lack Federal Credit Union ("NSLFCU," "we," "us," or "our") is committed to protecting the privacy and security of the personal information you share with us. This Privacy Policy explains how we collect, use, disclose, and safeguard information when you visit our website at [www.nslfcu.org](http://www.nslfcu.org) (the "Website"), apply for membership or financial products, or use our digital banking services.

This Privacy Policy applies to all Website visitors, members, loan applicants, and others who interact with our services. Please read this policy carefully. By using the Website, you consent to the data practices described in this policy.

### **1. Information We Collect**

---

#### **1.1 Information You Provide Directly**

We collect information that you voluntarily provide when you:

- Submit a membership or account application (name, address, date of birth, Social Security number, government-issued ID);
- Apply for a loan or financial product (employment information, income, assets, credit history);
- Enroll in or use digital banking services (username, password, security questions);
- Contact us via phone, email, or the Website contact form (name, email, phone number, message content);
- Download financial resources or guides from our Website (name, email, phone number); or
- Schedule a consultation or appointment through our online booking tools.

#### **1.2 Information Collected Automatically**

When you visit our Website, certain information may be collected automatically through your browser or device, including:

- Internet Protocol (IP) address and approximate geographic location;
- Browser type, version, and operating system;
- Pages viewed, links clicked, and referring URLs;
- Date and time of your visit; and
- Device identifiers and session information.

We may use cookies, web beacons, or similar technologies to collect this information. At this time, our Website does not use third-party advertising or marketing analytics tools; however, we may do so in the future, and this Privacy Policy will be updated accordingly prior to any such use. You may configure your browser to refuse cookies, though some features of the Website may not function properly if you do so.

### **1.3 Information from Third Parties**

In connection with loan applications and financial services, we may receive information about you from third parties such as credit reporting agencies, identity verification services, and our mortgage partner, Credit Union Mortgage Association, Inc. (CUMA). This information is used solely in connection with evaluating and servicing your financial relationship with NSLFCU.

## **2. How We Use Your Information**

---

NSLFCU uses the information we collect to:

- Process and evaluate applications for membership, accounts, loans, and other financial products;
- Provide, maintain, and improve our digital banking platform and Website;
- Verify your identity and prevent fraud, money laundering, and unauthorized access;
- Communicate with you about your account, transactions, or requests;
- Send you important notices, policy updates, and regulatory disclosures;
- Comply with legal obligations, including those under federal and Maryland state law;
- Respond to inquiries and provide member support; and
- Analyze Website usage to improve our services and user experience.

We do not sell your personal information to third parties for their marketing purposes.

## **3. How We Share Your Information**

---

NSLFCU may share your personal information in the following limited circumstances:

### **3.1 Service Providers**

We may share information with third-party vendors and service providers who assist us in operating the Website and providing financial services, including digital banking technology providers, data processors, and identity verification services. These parties are contractually required to use your information only as directed by NSLFCU and in compliance with applicable law.

### **3.2 Mortgage Partner**

Mortgage loan applications and related services are facilitated in partnership with Credit Union Mortgage Association, Inc. (CUMA). Information submitted in connection with a mortgage application may be shared with CUMA as necessary to process your application.

### **3.3 Legal and Regulatory Requirements**

We may disclose your information when required to do so by law, court order, or government regulation, including disclosures to the National Credit Union Administration (NCUA), law

enforcement agencies, or other regulatory authorities. We may also disclose information to protect the rights, property, or safety of NSLFCU, our members, or the public.

### **3.4 Business Transfers**

In the event of a merger, acquisition, reorganization, or transfer of NSLFCU's operations, your information may be transferred as part of that transaction, subject to applicable legal requirements.

### **3.5 With Your Consent**

We may share your information with other parties when you have provided express consent to do so.

## **4. Gramm-Leach-Bliley Act (GLBA) Privacy Notice**

---

As a federally insured financial institution, NSLFCU is subject to the Gramm-Leach-Bliley Act (GLBA) and the regulations of the National Credit Union Administration governing the privacy of member financial information. The following disclosures are provided in accordance with those requirements.

### **4.1 Nonpublic Personal Information**

"Nonpublic personal information" (NPI) means personally identifiable financial information that we collect from you in connection with providing financial products or services. This includes information such as your account number, Social Security number, income and credit information, and transaction history.

### **4.2 Information We Collect and Disclose**

We collect NPI from you directly (from applications, account activity, and transactions) and from third parties (such as credit bureaus). We disclose NPI only as permitted by law: to service providers who assist in providing financial services to you, to comply with legal requirements, and to prevent fraud or unauthorized transactions. We do not sell or rent your NPI to nonaffiliated third parties for marketing purposes.

### **4.3 Your Right to Opt Out**

Under the GLBA, you have the right to opt out of certain disclosures of your NPI to nonaffiliated third parties. To the extent NSLFCU engages in such disclosures, you will receive a separate notice with opt-out instructions. If you have questions about your opt-out rights, please contact us at [hello@nslfcu.org](mailto:hello@nslfcu.org).

### **4.4 Confidentiality and Security**

We restrict access to your NPI to those employees and service providers who need it to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your NPI.

## **5. Data Security**

---

NSLFCU implements commercially reasonable technical and organizational measures to protect your personal information from unauthorized access, loss, misuse, or alteration. Our digital

banking platform employs encryption, multi-factor authentication, and other security controls to protect your account.

However, no method of transmission over the Internet or electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security. You are responsible for keeping your account credentials confidential and for notifying us immediately if you believe your account has been compromised.

## **6. Data Retention**

---

We retain your personal information for as long as necessary to fulfill the purposes outlined in this Privacy Policy, to maintain your account, and to comply with applicable legal, regulatory, and recordkeeping requirements. Account and loan records are retained in accordance with requirements under the Federal Credit Union Act and applicable Maryland state law.

## **7. Children's Privacy**

---

Our Website and financial services are not directed to individuals under the age of 18. We do not knowingly collect personal information from children under 18 without verified parental consent. NSLFCU does offer minor savings and share draft accounts; however, such accounts require a parent or legal guardian to serve as a joint account holder in accordance with our Minor Share Draft Account Agreement. If you believe we have inadvertently collected information from a minor, please contact us immediately at [hello@nslfcu.org](mailto:hello@nslfcu.org).

## **8. Your Privacy Rights**

---

Depending on your relationship with NSLFCU and applicable law, you may have certain rights with respect to your personal information, including the right to:

- Access the personal information we hold about you;
- Request correction of inaccurate or incomplete information;
- Request deletion of your information, subject to legal retention requirements;
- Opt out of certain disclosures of your NPI as described in Section 4; and
- Receive this Privacy Policy in an accessible format.

To exercise any of these rights, please contact us at [hello@nslfcu.org](mailto:hello@nslfcu.org). We will respond to your request within a reasonable time and in accordance with applicable law. Please note that certain requests may be limited by our legal obligations or by the need to maintain your financial records.

## **9. Maryland Residents**

---

This Privacy Policy is governed by and construed in accordance with the laws of the State of Maryland and applicable federal law. Maryland residents may have additional rights under state consumer protection and financial privacy laws. If you have questions about your rights as a Maryland resident, please contact us at [hello@nslfcu.org](mailto:hello@nslfcu.org).

## **10. Third-Party Links and Services**

---

Our Website may contain links to third-party websites, including our digital banking platform, app stores, scheduling services, and partner tools. This Privacy Policy does not apply to those third-party sites, and we are not responsible for their privacy practices. We encourage you to review the privacy policies of any third-party services you access through our Website.

## 11. Future Changes to Our Data Practices

---

While NSLFCU does not currently use third-party analytics, advertising, or tracking technologies on its Website, we may do so in the future to improve our services and member experience. If we introduce such tools, we will update this Privacy Policy in advance and provide appropriate notice to Website users. Any future use of tracking technologies will be disclosed in this policy, and where required by law, we will provide you with an opportunity to opt out.

## 12. Changes to This Privacy Policy

---

NSLFCU reserves the right to update this Privacy Policy at any time. When we make material changes, we will revise the effective date at the top of this document and post the updated policy on our Website. For significant changes affecting how we handle member financial information, we will provide notice as required by the GLBA and applicable regulations. Your continued use of the Website or our services after the effective date of any update constitutes your acceptance of the revised policy.

## 13. Contact Us

---

If you have questions, concerns, or requests regarding this Privacy Policy or our data practices, please contact our Privacy Officer at:

**None Suffer Lack Federal Credit Union**

Attn: Privacy Officer

4929 Allentown Rd, Suitland, MD 20746

Email: [hello@nslfcu.org](mailto:hello@nslfcu.org)

Phone: (301) 899-0300

Website: [www.nslfcu.org](http://www.nslfcu.org)