

A Letter from our President

To the members of the NE CT Healthcare Credit Union, Inc. As you read the headlines concerning the country's economy, we are sure that you are wondering how this affects your credit union. Please be assured that NCHCCU, Inc. is performing well and is in a sound financial position. We are member-owned and locally managed. NE CT Healthcare Credit Union, Inc. is a safe financial institution, where you can continue to save and borrow in complete confidence. Here are the facts: 1- We are financially strong, with over \$9 million in assets. We proudly accepted the award for a 5 star Superior rating from Bauer Financial, Inc. again this year. 2- NCHCCU, Inc. holds no mortgages, so the recent problems with Fannie Mae and Freddie Mac has no impact on our status. 3- NCHCCU, Inc. does NOT and NEVER will invest in common or preferred stock. Therefore, we have no direct exposure to the uncertain stock market. 4- Many people believe that due to the recent lending market problems, they cannot borrow money now. NCHCCU, Inc. is ready and able to loan funds to our qualified members. So, if you need to do home improvements, pay tuition or if it is time to take advantage of the lower prices on vehicles, we are here and ready to help you with some really great loan rates! 5- With the recent increase of the NCUA Insurance coverage to \$250,000. you can feel even more confident in keeping more of your funds in a safe, highly rated financial institution. Remember, we are here for you and your savings and loan needs. Still have questions? Please call us or stop by- or e-mail us right from this website directory and we will be happy to help you. Thank you for putting your faith in us when it comes to your money. Jane H. Desrosiers
Board of Directors
President
PRIVACY STATEMENT

The Northeastern Connecticut Healthcare Credit Union, Inc. is built and will continue to grow upon more than 43 years of the trust that our members have placed in us. Trusting us to take good care of their money. To offer the best rates possible. To invest wisely. To remain a strong and solid partner in an ever-changing world. To keep personal information private.

Your privacy is our priority. This is our pledge to you and as you will see from this statement of our privacy practices, we take this promise very seriously.

We promise the following to our members:

Your information is protected. We will maintain strong security controls to ensure that the personal information in our files and computers is protected. Where applicable, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions and protect customer confidentiality.

Your medical information is confidential. We will not use or share, internally or with third parties, medical information for any purpose other than insurance underwriting of a member's policy, account or claim, as required by the law or as authorized by you.

We collect only relevant information necessary to provide competitive products and services.

We limit the release of information. We will not sell customer information to telemarketing companies. We will share information only when absolutely necessary to administer products and services that we provide, when required by law or when you have specifically asked us to release this information.

We require strict privacy protections in our business relationships. Before information is released, it will be subject to strict privacy protection requirements.

Our goal is to provide you with the best financial products and services available, while committing ourselves to protecting your privacy in all situations.