



Once completed please
email your application,
ID and proof of income
to secu-re@ncsecu.org



Equal Housing Opportunity



Dear Prospective Tenant,

Thank you for your interest in our rental properties! As a subsidiary of State Employees' Credit Union, (SECU), SECU*RE, Inc. (SECU*RE) is a separate company from SECU engaged in owning and leasing properties throughout North Carolina. We are looking forward to reviewing your application. Before you submit an application, you have the option to review the Lease Agreement, along with the following documents:

- SECU*RE Application Checklist
- SECU*RE Tenant Selection Policy
- SECU*RE Frequently Asked Questions (FAQ)
- SECU*RE Rental Application (for you to fill out), and
- SECU*RE Privacy Policy

Keep in mind that, when signed, the Lease Agreement and the above documents become legally binding upon the signing parties. You may ask us questions pertaining to the property which you are applying to rent, but note that we cannot give legal, financial, or other advice. You may consult an attorney if you wish.

The following are instructions for completing the attached application:

- Anyone who will be **residing** in the property (that is, anyone who will be living and dwelling in the property on a regular basis) that is of age **18 and over** must complete an application, regardless of whether or not he or she will be financially responsible for the lease.
- Please fill out the application in detail. **Applicants** (those who are financially responsible for the lease) must complete the entire application. **Occupants** age 18 and over (those who are residing in the property but not financially responsible for the lease) need only answer Parts A, G, and I of the application. All applications must be signed on the third page.
- Applicants must submit their verification of income along with their application. If employed, we will need a copy of your most recent paystub or most recent tax return (if self-employed). For other types of income, bank statements, alimony agreements, award letters, or other written proof of income will be required.

Incomplete applications will not be accepted.

Fully completed applications are processed in the order in which they are received. The first prospective tenant(s) to submit a fully completed application and meet SECU*RE's income, credit, background, and rental reference requirements (as disclosed in the enclosed "Tenant Selection Policy") will be the first offered the opportunity to rent the property. If the first offerees decline our offer to rent the property, other prospective tenants submitting complete applications that meet SECU*RE's Tenant Selection Policy will receive an offer to rent the property based on the order in which the applications were received.



Equal Housing Opportunity

Please note that this is only an application to rent, and that nothing contained herein or in any of the attached documents shall constitute a lease, inducement to enter into a lease, or any other agreement of any type between you and SECU*RE.

We are pledged to the letter and spirit of federal, state, and local policies for the achievement of equal housing opportunities. We encourage and conduct business in a manner consistent with federal, state, and local fair housing laws to eliminate barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, sexual orientation, or national origin.

If you have any questions, please feel free to contact us at 919-326-8511.

Thank You,

SECU*RE





SECURE Application Checklist

The following items must be included with your application before it will be processed

Incomplete applications or those lacking supporting documentation will not be processed

Completed Application for all who are age 18 or older and will reside in the property (Applicants must complete entire application / Occupants must complete Parts A, G, and I only).

Sign and write your name on the third page of the application

Copy of valid government-issued ID (any Applicant or Occupant over the age of 18)

Verification/Proof of income (most recent paystub, bank statement, etc.)

Three year rental history: current and previous (if within 3 years) rental information including landlord's name, phone number, email address, monthly rent amount, and physical address of leased premises



SECU*RE Tenant Selection Policy

Our Tenant Selection Policy is applicable to all prospective tenants applying to rent a residential property from SECU*RE. SECU*RE is an equal housing property management company and the following criteria are evaluated by SECU*RE in deciding whether or not to approve your rental application. Please note that meeting all or some of the below criteria does not in itself constitute a lease, inducement to enter into a lease, or any other agreement of any type between you and SECU*RE.

APPLICATION PROCESS

Rental applications are available at all State Employees' Credit Union branch offices. To be considered to rent a SECU*RE property, all individuals over the age of 18 that will reside in the property must provide a fully completed application as described in the attached "Prospective Tenant Application Checklist." SECU*RE does not accept guarantors or non-occupant co-signers/co-applicants. All applicants must intend to reside full-time in the rental property for the full term of the lease.

Completed applications may be submitted at any State Employees' Credit Union branch location or emailed to secu-re@ncsecu.org. Partially completed applications will not be accepted or processed. Completed applications are processed in the order in which they are received. If multiple applications are received for a rental property, the first potential tenant to submit an application and meet all of the following criteria will be the first offered the opportunity to rent the property. If the first offerees decline our offer to rent the property, other potential tenants submitting complete applications that meet the criteria contained herein will receive an offer to rent the property based on the order in which the applications were received.

RENTAL REFERENCES

A completed application consists of three years' worth of rental references or, if your rental history is comprised of less than three years, all of your most recent rental history. Rental references must include your current and/or former landlord's name, address, email (if available), and telephone number. The reference must also include the amount of monthly rent and physical address of the leased premises.

RENTAL HISTORY

SECU*RE will verify your prior rental history using the information provided on the rental application. Failure to provide rental references or providing inaccurate information will result in denial of your rental application. SECU*RE will ask your previous landlord/property management company if you:

- Paid your rent late and, if so, how often
- Maintained the property in accordance with the lease
- Were forced to vacate the property due to infractions or violations of the lease
- Lost your security deposit due to property damage, and/or
- If you refused to move out at the end of any prior lease.

Applicant(s) with a derogatory rental history will be denied the opportunity to rent from SECU*RE. Applicants may submit along with their application a letter of explanation if they have a negative rental history. SECU*RE will review any explanation to determine whether an exception, in management's sole discretion, may be warranted.

PROOF OF INCOME

Proof of income (your most-recent paystub, W-2, tax return, bank statement, or other acceptable documentation) must be included with your application, along with a copy of a government issued ID.



INCOME REQUIREMENTS

Applicants must have a gross monthly income equal to or greater than three (3) times the stated rent amount. For example, if rent is \$900 a month, the applicant(s) must have at least \$2,700 a month in gross income to meet SECU*RE's income requirements.

CREDIT POLICY

A credit report will be obtained on all applicants. By signing and submitting your completed application, the applicant who will be financially responsible for the lease authorizes SECU*RE to obtain his/her credit reporting information for the purposes of evaluating and authenticating information contained in the application.

Applicant(s) will be denied the opportunity to rent if any of the following items are identified on a credit report:

- Active bankruptcy
- Currently delinquent or unpaid charge-off account with State Employees' Credit Union
- Three (3) or more of the following:
 - Unpaid non-medical collections/charge-offs in the past three years
 - Accounts currently 60 days or greater past due on credit report
- Any unpaid housing-related judgment, collection, or charge-off in the past three years. This includes foreclosures, evictions, or unpaid monies to a landlord/property management company.
- Any unpaid utility-related (electric, gas, or water) judgments, collections, or charge-offs in past three years

CRIMINAL BACKGROUND HISTORY

A criminal background search will be conducted on all applicants and occupants over the age of 18 that will be residing in the property. By signing and submitting your completed application, the Applicant and/or Occupant authorizes SECU*RE to obtain his/her criminal background information for the purposes of evaluating and authenticating information contained in the application. Applicant/Occupant(s) may be denied the opportunity to rent if any of the following items are identified on a criminal background search:

- Ever convicted of any violent felony offense (Class A, B, C, D, E, F, or G felony)
- Ever convicted of any felony sex offense
- Ever convicted of any felony involving the sale or manufacturing of a controlled substance
- Convicted within the past five years of a non-violent felony (Class H or I).
- Conviction in the past two (2) years of a misdemeanor involving: theft, assault, intimidation, drugs, weapons, sex crimes, fraud, forgery, or worthless checks.
- Required to register as a sex offender in North Carolina or any other state

Note: If applicant has pending or outstanding charges for any of the above-referenced offenses they may also be denied the opportunity to rent from SECU*RE until those charges have been adjudicated.

Applicants may submit along with their application a letter of explanation if they have been convicted of any the above-referenced criminal offenses. SECU*RE will review any supplemental documentation provided with an application to determine whether, in management's sole discretion, an exception to our criminal background policy may be warranted.

OCCUPANCY POLICY

Occupancy is based on the number of bedrooms in a unit. Generally, two persons are allowed per bedroom. SECU*RE will comply with local occupancy laws which may vary. Exceptions may be granted in situations where young children are present in the household.



NON-DISCRIMINATION DISCLOSURE

SECU*RE adheres with all applicable federal and state regulation relating to fair housing, including the Fair Housing Act, the 1988 Fair Housing Amendments Act (FHAA), Title VI of the Civil Rights Act of 1964, and the Violence Against Women Act (VAWA). We are pledged to the letter and spirit of federal, state, and local policies for the achievement of equal housing opportunities. We encourage and conduct business in a manner consistent with federal, state, and local fair housing laws to eliminate barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, sexual orientation, or national origin.

REASONABLE ACCOMMODATION/MODIFICATION

SECU*RE complies with the Americans with Disabilities Act (ADA) and the Fair Housing Amendments Act. A person with a disability or handicap may request a reasonable accommodation/modification at any time during the application process. Also, requests for a reasonable accommodation/modification may be made by a tenant during the term of his/her lease. A reasonable *accommodation* is a change in a rule, policy, practice, or service that may be necessary to allow a person with a disability the equal opportunity to use and enjoy a dwelling. A reasonable *modification* is a physical change to the existing premises occupied or to be occupied by a resident or applicant that is necessary to afford the person full enjoyment of the premises because of his or her disability. Costs of physical modifications, and costs associated with returning the premises to the original form after the lease period, shall be the responsibility of the applicant/tenant. A request for a reasonable accommodation should be submitted in writing to SECU*RE at the time the application is submitted, or as soon thereafter as possible. Each request will be considered on its own merits and may require supporting documentation and/or information. For more information, please contact SECU*RE.





FAQ

Is there an application fee?

No – SECU*RE does not charge an application fee.

Is a security deposit required?

Yes – the security deposit is an amount equal to the first month's rent. Lease signing should occur within three business days of application approval. The security deposit will be due at the time you sign a lease.

Can I complete one combined application for myself and my spouse?

No – each applicant age 18 and over must complete a separate application. However, only the spouse who will be financially responsible for the lease needs to complete the entire application.

Do you accept HUD (Section 8) Housing Choice Vouchers?

No – SECU*RE does not accept HUD (Section 8) Housing Vouchers.

Do we offer Rent-To-Own contracts?

No – SECU*RE does not lease properties on any type of rent-to-own program. A lease agreement will entitle the tenant(s) to possession of the property (provided the tenant(s) is not in default for any reason) for the term of the lease; however, the lease will not transfer any ownership interest in the property to the tenant(s). However, if you would like to purchase a unit, please contact SECU*RE.

How long is the lease term?

A standard lease term is one calendar year. Other terms may be approved by SECU*RE on a case-by-case basis, but no lease term shall be less than six (6) months. Any lease shorter than one year will be subject to a short-term lease monthly surcharge of 15% of the stated rent.

At the end of my lease term, will my lease automatically renew?

At the end of the initial term, leases will not renew on an annual basis (e.g. for another calendar year); however, leases will automatically continue on a month-to-month basis after expiration of the initial term.

How much notice is required to terminate a lease?

If the termination corresponds to the end of the lease term or if the lease has already transitioned to a month-to-month term, written notice from either the tenant or SECU*RE is required to be provided to the other party at least 30 days in advance of the targeted termination date.



Can I terminate my lease early, and if I do will there be a fee?

Leases terminated prior to the expiration of the initial term will be responsible for an early termination charge, which is equal to one month's rent in addition to the rent owed through the termination date. Military deployment/transfers and victims of domestic violence may be exempt from the early termination fee. Please contact SECU*RE for additional information if either of these circumstances apply.

When is the rent due?

The first month's rent (which will be prorated if necessary) and any applicable deposits and fees are due at the time the tenant signs the lease. Thereafter, rent is due **in full on the first of each month**. Rent is considered late if not paid **in full** by the fifth (5th) of each month and a late fee will apply (see below).

Is there a late fee?

Yes – there is a late fee if a rent payment is not received by SECU*RE by the fifth (5th) calendar day of the month. The late fee is \$15 or 5% of the monthly rent amount, **whichever is greater**. The late fee must be paid at the time the late rent payment is submitted. Consistently late rent payments will not be tolerated and may result in termination of your lease for failure to pay rent on time and accrual of late fees. Please make every effort to pay on or before the first of the month and allow adequate time for mailing.

Can I have my monthly rent automatically drafted from my bank account?

Yes! SECU*RE offers a monthly ACH draft option which allows tenants to have their monthly rent amount drafted automatically from a checking account of their choice. Rent is drafted on the first business day of each month. To enroll in ACH rent payments, simply ask a SECU*RE representative for an ACH enrollment form.

Where do I send my rent payment?

Rent checks should be payable to "SECU*RE, Inc." and can be mailed to:

SECU*RE, Inc.
PO Box 25907
Raleigh, NC 27611

If the address reflected on the check is not the property address, please write the street address of the leased property on the memo line.

Tenants also have the option of dropping their rent check off at their local SECU branch.

Can you raise my rent?

Yes – but only after the initial lease term expires. Tenants will be notified in writing of any rent increase at least 30 days prior to the effective date of the change.



Who pays for utilities, lawn care, assessments, etc.?

Generally, the tenant is responsible for all lawn care, whether performed by the tenant or by a lawn care company hired at the tenant's expense. Exceptions will be noted in the lease.

The tenant is responsible for **all** utility charges (unless an exception applies, which will be noted in the lease). Unless otherwise stated in the lease agreement (or an addendum attached thereto), utilities must be transferred into the tenant's name to correspond with the lease start date. Any utility accounts that are not transferred into the tenant's name within three (3) days of the lease start date will result in charges incurred by SECU*RE being billed back to the tenant, as well as any additional fees that may also apply.

Home Owner's Association (HOA) and/or municipal fines or assessments caused by tenant non-compliance with association rules and regulations (Covenants, Conditions, and Restrictions; CC&R) or city/town ordinances are the sole responsibility of the tenant. Tenant failure to pay such fines and assessments will be grounds for default of the lease and can result in lease termination.

Can I have a pet?

Yes – a maximum of two (2) pets may be permitted. Pets may be domestic dogs or cats only. No aggressive breeds, such as: Pitbull (any type), Doberman Pinscher, German Shepard, Rottweiler, Mastiff, Husky, Akita, Chow, wolf-hybrids, or any similar-type breeds are permitted. No animals, regardless of breed or type, with a history of aggressive behavior, fighting, excessive barking or property damage, or previous bites to humans or other animals are permitted. A weight limit of one hundred (100) pounds per animal applies. The tenant is responsible for any damages and/or injuries to other persons or animals caused by pets. A non-refundable pet fee of \$400 will be due upon lease signing. This fee is the same regardless of whether there are one or two pets. Please see the lease agreement pet addendum for additional important information regarding pets.

Does the pet fee apply to service or emotional support animals?

No – Service and emotional support animals are permitted without restrictions or fees under a valid and permitted written reasonable accommodation request. The tenant is responsible for any damages and/or injuries to other persons or animals caused by service animals. Documentation (from the tenant's treating medical provider, psychologist, or other healthcare provider) may be required.

May I use the home for business purposes?

No – SECU*RE properties are to be used for single-family residential purposes only. Commercial endeavors such as short-term/vacation rentals (AirBnB, VRBO, Homeaway, etc.), home daycare facilities, salons, group homes, client offices, etc. are expressly prohibited.

Does the landlord's insurance cover my belongings?

No – any insurance coverage held by SECU*RE does not include any coverage for a tenant's belongings. While SECU*RE does not require renter's insurance, we strongly recommend that all tenants purchase renter's insurance (and flood insurance if in a flood zone) to cover any personal property losses. Tenant liability coverage is also recommended, especially if pets are present. SECU members may request a quote for



renter's insurance at any branch or contact any insurer licensed to issue renter's insurance policies in North Carolina.

What if I want to paint a room, change a fixture, build a shed, etc.?

Changes/alterations are not permitted; however exceptions may be permitted by SECU*RE on a case-by-case basis. A signed lease addendum will be required prior to any work being done. Most changes will require that the work be completed by a qualified professional and the tenant will be charged for any work necessary to put the property back to its condition prior to the modification. No reduction or abatement of rent will be exchanged for any work done to the property (i.e. the tenant remains responsible for the entire amount of rent even if SECU*RE permits the tenant to perform work to the property).

Work performed for a permitted reasonable modification shall be stated in writing and approved by SECU*RE prior to the modification (e.g. the installation of bathroom rails). The tenant is solely responsible for the cost of the modification and for the cost of reversion of the premises back to their pre-modification state (if necessary) at the termination of the lease. Furthermore, the tenant is solely liable for any injury to any other person during the installation, maintenance, removal, or use of such modification.

May I install a satellite dish?

Yes – professionally installed satellite dishes are permitted, provided that they are affixed to a post and are not visible from the road or the front of the home. Satellite dishes or associated posts may not be affixed to the home's roof, siding, deck, or any other part of the structure. Holes may not be drilled through siding, masonry, or other parts of the structure for the installation of wires. Tenants are responsible for any damage caused by improper installation of satellite dishes and/or wiring.

Can I have a swimming pool or hot tub?

No – Swimming pools and hot tubs are not permitted to be constructed or installed on SECU*RE rental properties due to safety/liability issues and additional plumbing/electrical requirements.

Can I smoke in the property?

No – smoking of any kind is prohibited in SECU*RE properties.

How do I request repairs?

You can report any repair issues to us by emailing SECU-RE@ncsecu.org or by calling 866-331-7328. If you experience an emergency outside of normal business hours call 866-331-7328. Please clearly identify yourself as a tenant renting a property from SECU*RE.





RENTAL APPLICATION

Application(s) should be completed in full and signed where indicated. Any occupant over the age of 18 will be required to complete a separate application. Please note that a credit check, rental history check, and criminal background check will be required for each applicant. Attach additional sheets if necessary.

Date Branch Accepted Application: _____

Time Branch Accepted Application: _____

Employee Accepting Application: _____

SECURE PROPERTY APPLYING FOR

Address	City, State, Zip
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I am applying as an: ☐ APPLICANT (I will be financially responsible for lease)
☐ OCCUPANT (I will not be financially responsible for lease)

Note: Applicants must complete entire application. Occupants need only answer Parts A, G, & I below and sign on page 3.

PART A / PERSONAL INFORMATION

First	Middle	Last	SSN
Birthdate	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced		DL # State
Cell Number	Work Number	Home Number	Email Address
Current Home Address			City, State, Zip
Rent/Own <input type="checkbox"/> Rent <input type="checkbox"/> Own	How long?	Monthly Payment	Number of late payments in the last year?
			Membership? <input type="checkbox"/> SECU <input type="checkbox"/> LGFCU <input type="checkbox"/> Latino CU <input type="checkbox"/> Press <input type="checkbox"/> None

PART B / CURRENT EMPLOYMENT (Attach Proof of Income: paystub, tax return, etc.)

Employer	Occupation	Hours/Week	Gross Monthly Income
Supervisor	Phone	Supervisor E-mail Address	
Employer Address			Length of Employment
Other Current Employer	Occupation	Hours/Week	Gross Monthly Income
Supervisor	Phone	Supervisor E-mail Address	
Employer Address			Length of Employment

PART C / PRIOR EMPLOYMENT (Complete only if current employment is less than 2 years)

Employer	Occupation	Hours/Week
Supervisor	Phone	Length of Employment
Employer Address		Reason for Leaving



PART D / ADDITIONAL INCOME (Attach Proof of Income: bank statement, award, etc.)

Source of Income	Gross Amount	Frequency of Income
		<input type="checkbox"/> Monthly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Weekly <input type="checkbox"/> Other

PART E / PROPOSED OCCUPANTS (Other than yourself)

Full Name	Relationship	Date of Birth	Co-applicant?	Criminal Record?
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

PART F / RENTAL REFERENCES (Complete 3 years of Rental History)

Current Street Address		City, State, Zip		
Move In Date	Move Out Date	Reason for Leaving		
Landlord Name		Landlord Phone	Landlord Fax	Landlord E-mail
Landlord Street Address, City, State, Zip				Monthly Rent
Prior Street Address		City, State, Zip		
Move In Date	Move Out Date	Reason for Leaving		
Landlord Name		Landlord Phone	Landlord Fax	Landlord E-mail
Landlord Street Address, City, State, Zip				Monthly Rent

PART G / CREDIT RENTAL CRIMINAL HISTORY

Have you had any late rent/mortgage payments in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been asked to move out, refused to move out, or been evicted?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been found responsible for damages to a rental unit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been sued for non-payment of rent or mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you declared bankruptcy in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a party in any pending civil or criminal charges?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you required to register with local law enforcement as a sex offender?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered yes to any of these questions, please provide an explanation (attach additional sheets if necessary):	



PART H / PROPOSED PETS/EMOTIONAL SUPPORT/SERVICE ANIMALS (Pet fee and approval may apply)

Type/Breed	Weight	Age	Service/Emotional Support Animal?	House Trained?
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

PART I / VEHICLE INFORMATION

Make and Model	Year	Color	License Plate Number and State

PART J / EMERGENCY CONTACT INFORMATION (Do not list a proposed occupant)

Name	Relationship to you	Phone
Address	City, State, Zip	

Requested Lease Start Date: _____

Important!: Lease start date must be on an SECU business day and must be within 30 calendar days of application approval. Allow at least 5 business days for application processing.

By affixing my signature below, I represent that all of the information that I have disclosed on this application is true, accurate, and complete. I acknowledge that all of the information I have disclosed is material and that SECU*RE is relying on this information to decide whether to grant or deny this application.

AUTHORIZATION

By signing below, I also authorize SECU*RE to order, obtain, and review reports containing my credit history and criminal history to use in its determination of whether to allow or deny this application. I also authorize SECU*RE to investigate the accuracy of all information contained in this application, including contacting current and prior landlords to verify rental references. I further authorize all banks, employers, and creditors with which I have history to provide SECU*RE with any and all information requested in connection with this application. I hereby authorize and direct State Employees' Credit Union to provide to SECU*RE, and SECU*RE to obtain from State Employees' Credit Union information about my transactions and experiences with State Employees' Credit Union. If I am offered the opportunity to rent and I am currently a member of SECU or Local Government Federal Credit Union (LGFCU), I consent for SECU*RE, at their sole discretion, to confirm the availability of funds prior to processing my rent check.

SIGN: _____ **DATE:** _____

APPLICANT NAME: _____ (Please Print)

NOTICE TO APPLICANTS: If your rental application is approved, lease must be signed within three business days. The security deposit is due at the time the tenant signs the lease. Any applicable fees and the first month's rent (prorated, if applicable) are due at the lease start date, which must be within 30 calendar days of application approval.

SECU*RE supports the Federal and North Carolina Fair Housing Acts, as amended, prohibiting discrimination in housing based on race, color, religion, sex, national origin, handicap, or familial status.



FACTS

WHAT DOES SECU*RE DO WITH YOUR PERSONAL INFORMATION?

Rev. 7/2017

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 services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Account transactions and mortgage rates and payments

When you are *no longer* our member, we continue to share your information as described in this notice.

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 State Employees' Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SECU*RE 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 report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 888-732-8562 or go to www.ncsecu.org



Equal Housing Opportunity

Who we are

Who is providing this notice?

State Employees' Credit Union and SECU*RE, Inc.

What we do

How does SECU 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.

How does SECU collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

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 laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include: SECU*RE, Inc.; SECU Life Insurance Co.; Credit Union Investment Services; and SECU Brokerage Services*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *SECU does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance and financial services companies.*

