

NORTHERN FEDERAL CREDIT UNION PRIVACY POLICY

FACTS

WHAT DOES NORTHERN 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 Northern Federal Credit Union's Privacy Policy.

At Northern Federal Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Northern Federal Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

What?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our member, we will not share your information except as permitted or required by law 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 Northern Federal Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Northern 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 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 | No | We don't share |
| For our *affiliates' everyday business purposes— information about your transactions and experiences | No | We don't have any affiliates |
| For our *affiliates' everyday business purposes— information about your creditworthiness | No | We don't have any affiliates |
| For *non-affiliates to market to you | Yes | Yes |

*See back for definitions of **Joint marketing**, **Affiliates** and **Non –affiliates**

Questions?

Call (866) 310-NFCU (6328) or 315-782-0155, send us an email at Marketing@Northernfcu.com or write to us at: Northern Federal Credit Union, 120 Factory St. Watertown, NY 13601

| What we do | |
|--|---|
| How does Northern 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 also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you. |
| How does Northern Federal Credit Union collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ apply for any credit union service ■ You visit our website; provide us information on any online application or transaction, or information you send to us by email. ■ use your credit or debit card or pay your bills ■ make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Northern Federal Credit Union does not have any affiliates at this time.</i> |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Northern Federal Credit Union does share information with non-affiliates to market to you. To Opt-out Contact NFCU</i> |
| Joint marketing | <p>A formal agreement between Northern Federal Credit Union and a non-affiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Northern Federal Credit Union does not have any joint marketing agreements at this time.</i> |