

WEBSITE PRIVACY POLICY

Welcome to our site ("Site"). NorthStar Credit Union ("NorthStar") knows how our clients and visitors like you value your privacy, and we have created this privacy policy to ensure that you understand our policies and procedures, what personally identifiable information you must provide if you wish to use the Site and, ultimately, just how we use such personally identifiable information.

This policy applies only to the web site located at www.nscu.org, and not to any other website or service. If you do not agree with this policy, then you should not use the Site. NorthStar's banking privacy policy is available at www.nscu.org/docs/default-source/pdfs/mandatory-privacy-policy-notice.pdf?sfvrsn=2.

Personally Identifiable Information Collected by NorthStar

NorthStar may collect and store personally identifiable information about you if you voluntarily submit such information to Northstar. Personally identifiable information may include your name, email address, physical address and other information that specifically identifies you.

Non-Personally Identifiable Information Collected by NorthStar

NorthStar may also automatically collect (through cookies, described below, and other methods) and store aggregate or anonymous information about user contact with and use of the Site. Examples of this type of information include demographic information, the type of internet browser you are using, the type of computer operating system application software and peripherals you are using, the domain name of the website from which you linked to our Site and your browsing habits on and usage of the Site. Non-Personally identifiable information may also include personally identifiable information that has been aggregated so that no one individual is specifically identifiable (such as, how many users in a particular city access the Site).

How We Use Your Personally Identifiable Information

NorthStar will only use your personally identifiable information as described in this policy.

NorthStar may use the personally identifiable information we collect to contact you about our products and services or those of our clients or other third parties from time to time. Except for the parties described below, we do not sell or share your personally identifiable information with third parties without your consent. We may share your personally identifiable information with our clients (if they have agreed to comply with privacy protections similar to those set forth in this policy), companies that are affiliates of NorthStar, marketing agencies and other third parties who make our Site available, enhance its functionality, or provide associated services (but only for the purpose of providing such services to NorthStar).

Information obtained in connection with the Site may be intermingled with and used by us in conjunction with information obtained through sources other than the Site, including both offline and online sources.

We reserve the right to transfer any information to our successors in business and purchasers of Site assets or a particular division or line of business.

We also reserve the right to access and/or disclose any information as required by courts or administrative agencies and to the extent necessary to permit us to investigate suspected fraud,

harassment or other violations of any law, rule or regulation, the Site rules or policies, or the rights of third parties or to investigate any suspected conduct which NorthStar deems improper.

How We Use Your Non-Personally Identifiable Information

We may share non-personally identifiable information with third parties for any number of reasons, including advertising, promotional and/or other purposes.

Cookies

We may use cookies and similar technologies to collect non-personally identifiable information from you and to customize your use of the Site. A cookie is a small data file that certain web sites write to your hard drive when you visit them. We may also use web bugs, clear gifs and similar technologies that collect data similar to that collected by a cookie. A cookie file can contain various types of information, including a user ID that the site uses to track the pages you have visited.

Most browsers are initially set up to accept cookies; however, you can reset your browser to refuse all cookies or indicate when a cookie is being sent or you can flush your browser of cookies from time to time. (Note: you may need to consult the help area of your browser application for instructions.) If you choose to disable cookies or refuse to accept a cookie, you may not be able to utilize all features of the Site.

At times, some of our advertisers and their ad service providers set cookies when you click their advertising banners. While we use cookies in other parts of the Site (as discussed above), cookies received with banner ads are collected by those advertisers and their ad service providers. The advertiser's privacy policy and/or that of its service provider will govern the use of this information and NorthStar is not responsible for the privacy practices of such advertiser or ad service provider.

Links

The Site may contain links to web sites maintained by third parties. NorthStar is not responsible for the privacy practices of such third party sites. You should carefully read their own privacy policies before providing any information to such third parties.

Opt-Out Procedures

You have the option to opt-out of receiving information from NorthStar. This opt out messaging will appear at the bottom of every promotional email that is sent out to you by NorthStar in relation to this Site. NorthStar also gives you the option to remove your information from its database of active users. If you no longer wish to take advantage of this Site or to receive any form of direct contact from NorthStar, whether it is email, discounts, newsletters, or other promotional offers or materials, or wish us to delete your personally identifiable information from our database of active users, send us a request marked "Privacy-Urgent" and [contact us](#).

However, NorthStar is not responsible for removing information from third party lists or databases of any kind if we have shared your information with such third parties as permitted by this policy.

Please note that, notwithstanding the fact that we may have removed your information from our list of active users, we reserve the right to keep any information submitted or collected for business reasons, such as archiving data.

Reviewing or changing your information

In order to ensure that the information we maintain is accurate, NorthStar gives users the option to change or modify their information previously provided. If you would like to change your information currently in our database, please [contact us](#).

NorthStar is not responsible for updating information contained in third party lists or databases.

Security

We are committed to taking reasonable steps to ensure the security of your information. To prevent unauthorized access, maintain data accuracy, and ensure the appropriate use of information, we have put into place physical, electronic, and managerial procedures to help safeguard and secure the information we collect online. However, due to the inherent open nature of the Internet, we cannot guarantee that communications between you and us or information stored on the Site or our servers, will be completely free from unauthorized access by third parties such as hackers and your use of the Site demonstrates your assumption of this risk.

United States of America

Our Site is maintained in the United States of America. By using the Site, you freely and specifically give us your consent to export your personally identifiable information to the USA and to store and use it in the USA as specified in this policy.

Your Consent

We may amend our privacy policy at any time and will post those changes on this page, so you are always aware of what information we collect, how we use it and under what circumstances we may disclose it. However, if we plan to materially change the way in which we use or disclose your personally identifiable information, we will provide you with prior notice and a chance to opt-out of such differing uses.

Contacting Us

If you have any questions about this privacy policy, the practices of this Site, or your dealings with this Site, you can [contact us](#). Our mailing address is: 3 S. 555 Winfield Road, Warrenville, IL 60555.

Effective Date

This privacy policy was last updated on August 8, 2019.