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 service you have with us. This information can include:
- Social Security number and income
- Account balances and transaction history
- Credit history and payment history

When you are no longer our customer, 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 NorthStar Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does NorthStar Credit Union share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your creditworthiness</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

To limit our sharing
- Call 800-983-6828 and press option 2 to speak with a Member Service Representative.
- Visit us online: www.nscu.org, sign-in to online banking, click on preferences, click on my contact options and opt out.

Please note:
If you are a new member, we can begin sharing your information 30 days from date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?
Call 800-983-6828 and press option 2 to speak with a Member Service Representative. or go to www.nscu.org
## Who we are

| Who is providing this notice? | NorthStar Credit Union |

## What we do

<table>
<thead>
<tr>
<th>How does NorthStar Credit Union protect my personal information?</th>
<th>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 only authorize our personnel to access information about you when they need to do their work for us. We require companies working for us to protect your information</th>
</tr>
</thead>
</table>
| How does NorthStar Credit Union collect my personal information? | We collect your personal information, for example, when you  
  - Open an account or apply for a loan  
  - Pay your bills or provide account information  
  - 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 companies in which NorthStar Credit Union is an owner. |
|---|---|
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
  - Nonaffiliates we share with can include insurance companies and direct marketing companies. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
  - Our joint marketing partners include credit card processors, insurance companies and investment service companies. |