

## PRIVACY POLICY

### FACTS

#### WHAT DOES NORTHLAND AREA 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 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:

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

#### 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 Northland Area Federal Credit Union chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Northland Area Federal CU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	No	N/A
<b>For nonaffiliates to market to you</b>	Yes	Yes

#### To limit our sharing

Call 800-336-2328

#### Please Note:

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

#### Questions?

Call 800-336-2328, email us using the contact form at [www.northlandcu.com](http://www.northlandcu.com) or write to: Northland Area Federal Credit Union, PO Box 519, Oscoda, MI 48750

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>Northland Area Federal Credit Union</b>
<b>What we do</b>	
<b>How does Northland Area Federal Credit Union protect my personal information?</b>	<p>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.</p> <p>Access to your nonpublic personal information is limited to employees with specific business reasons for utilizing this data.</p>
<b>How does Northland Area Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on the account.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
<b>Other important information</b>	
<p>For more information on our Privacy Policy, you may call us at 800-336-2328, visit <a href="http://www.northlandcu.com">www.northlandcu.com</a> or write:            Northland Area Federal Credit Union PO Box 519 Oscoda, Michigan 48750</p>	