

# FACTS

## WHAT DOES NORTHERN 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:

- Social Security number and income
- Account balances and payment 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 Northern Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Northern Credit Union share? | Can you limit this sharing? |
|---|-----------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b><br>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><br>to offer our products and services to you   | Yes                               | Yes                         |
| <b>For joint marketing with other financial companies</b>   | Yes                               | Yes                         |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences   | No                                | We don't share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness   | No                                | We don't share              |
| <b>For affiliates to market to you</b>  | Yes                               | Yes                         |
| <b>For non-affiliates to market to you</b>  | No                                | We don't share              |

### To limit our sharing

- Mail the **form** below.  
**Please note:**  
You can contact us at any time to limit our sharing.

### Questions?

Call or text 315.782.0155 or visit [www.mynorthern.com](http://www.mynorthern.com)

### Mail-In Form

If you have a joint account, your choice(s) will apply to everyone on your account.

Mark if you want to limit:

- ☐ Do not allow your affiliates or joint marketing to use personal information to market to me.

Name

Address

City, State, Zip

Account #

#### Mail to:

Northern Credit Union  
120 Factory St.  
Watertown, NY 13601

## What we do

|   |  |
|---|--|
| How does Northern 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 Credit Union collect my personal information? | <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, such as credit bureaus, affiliates, or other companies.</p>   |
| Why can't I limit all sharing?                                  | <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

## Definitions

|                        |   |
|------------------------|---|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>■ <i>Northern Credit Union affiliates includes Northern Financial Services</i></p>                               |
| <b>Non-affiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>■ <i>Northern Credit Union does not share with non-affiliates so they can market to you.</i></p>             |
| <b>Joint marketing</b> | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>■ <i>Our joint marketing partners include TruStage and Credit Union Student Choice.</i></p> |