

# FACTS

## WHAT DOES Northern Star 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 Account Balances
- Transaction History and Employment Information
- Credit History and Payment History

### How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Northern Star Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northern Star Credit Union 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	Yes
<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	Yes	No
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Call 757-487-3474 —our menu will prompt you through your choice(s) or
- Visit us online: [nstarcu.org/privacy.asp](http://nstarcu.org/privacy.asp)

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, 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 757-487-3474 or go to [nstarcu.org](http://nstarcu.org)

## Who we are

Who is providing this notice?

Northern Star Credit Union

## What we do

How does Northern Star 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.

How does Northern Star Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or Give us your contact information
- Apply for a loan or Use your credit or debit card
- Make deposits or withdrawals from your account

Why can't I limit all sharing?

Federal law gives you the right to limit

- 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choice will apply to everyone on your account.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial service providers that offer transaction processing, card servicing and payment processing services.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates we share with can include credit bureaus, as well as transaction and statement processors.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include institutions such as insurance companies.*

## Other important information