

**WHAT DOES NORTHERN REDWOOD FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

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.

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
- Transaction history and credit history

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

Reasons We Can Share Your Personal Information	Does NRFCU 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>	No	We don’t share
<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	Yes
<b>For nonaffiliates to market to you</b>	No*	We don’t share

**To Limit Our Sharing**

Call 800-822-5903 – our menu will prompt you through your choice.

**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.

**To Limit Our Direct Marketing**

To limit our direct marketing to you by mail or telephone, please call 800-822-5903 – our menu will prompt you through your choices, or send an email to [info@northernredwoodfcu.org](mailto:info@northernredwoodfcu.org).

**Please note:** We may contact our existing customers by mail, telephone, or email to offer additional financial products or services that we believe may be of interest to you. You may direct us not to send you such offers.

**Questions?** Call 800-822-5903 or go to [www.northernredwoodfcu.org](http://www.northernredwoodfcu.org)

**Who is providing this notice?**

You are receiving this notice from Northern Redwood Federal Credit Union.

**How does NRFCU 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 NRFCU collect my personal information?**

- We collect your personal information, for example, when you
- open an account or apply for a loan
- use your credit or debit card or make deposits or withdrawals from your account

- tell us about your investment or retirement portfolio

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. See below for more on your rights under state law.

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

Your choices will apply individually—unless you tell us otherwise.

**Definitions**

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

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

- NRFCU does not share with nonaffiliates so they can market to you

**Joint Marketing**

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

- NRFCU doesn’t jointly market

**Additional Northern Redwood Federal Credit Union Affiliates**  
CU Members Mortgage and Community Mortgage Funding

**Other Important Information**

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

For California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

For Vermont residents: In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

For Nevada residents: We may contact our existing customers by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 800-822-5903, emailing us at [info@northernredwoodfcu.org](mailto:info@northernredwoodfcu.org), or writing to 1270 Giuntoli Lane Arcata, Ca. 95521. You are being provided this notice under Nevada state law. In addition to contacting Northern Redwood Federal Credit Union, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 775-684-1100, emailing [bcpinfo@ag.state.nv.us](mailto:bcpinfo@ag.state.nv.us), or by writing to:

Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection  
100 North Carson Street, Carson City, NV 89701-4717

*\*Please keep in mind that, as permitted by applicable law, if you have a private label credit card account with us, we share information about you with our financial or retail partners in connection with maintaining and servicing your account, including for that financial or retail partner to market to you. Federal law does not give you the right to limit this sharing.*