

# NORTHERN REDWOOD FEDERAL CREDIT UNION PRIVACY POLICY

FACTS		WHAT DOES NORTHERN REDWOOD FEDERAL CREDIT UNION (NRFCU) 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 services you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and account balances</li> <li>■ Credit history and payment history</li> <li>■ Transaction history and overdraft history</li> </ul>		
How ?	All financial companies need to share members' personal information to run their everyday business. In the section below, we will list the reasons financial companies can share their members' personal information, the reasons PenFed 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	Yes
<b>For joint marketing with other financial institutions</b>		Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences		No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness		No	We don't share
<b>For nonaffiliates to market to you</b>		Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> <li>■ Call 707-822-5902</li> </ul> <b>Please note:</b> Except for cookies, if you are a <i>new member</i> , we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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 707-822-5902		

# NORTHERN REDWOOD FEDERAL CREDIT UNION PRIVACY POLICY (CONTINUED)

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## Who we are

<b>Who is providing this notice?</b>	NRFCU
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## What we do

<b>How does NRFCU protect my personal information?</b>	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.
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<b>How does NRFCU 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> <li>■ browse our website</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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<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>
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<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
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## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>NRFCU does not share with our affiliates.</i></li> </ul>
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<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliated companies we share with can include insurance companies, direct marketing companies, non-profit organizations, and credit card networks.</i></li> </ul>
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<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include investment, insurance, and credit card companies.</i></li> </ul>
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