

**FACTS****WHAT DOES NW PLUS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial institutions 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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and other personal information such as: name, address and phone number and</li> <li>• Transaction Activity</li> </ul>
<b>How?</b>	All financial institutions need to share personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their personal information; the reason NW Plus CU chooses to share; and whether you can limit this sharing

Reasons we can share your personal Information	Does NW Plus CU share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – To offer our products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes – Information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes – Information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	We do not share	We do not share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 425.297.1000 or 800.456.6481</li> <li>• Visit us online at <a href="http://nwpluscu.com">nwpluscu.com</a></li> </ul> <p>Please note: If you are a new member, we can begin sharing your information once your account is opened and we give you this notice. When you are no longer 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.</p>
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<b>Questions?</b>	Please call us at 425.297.1000 or 800.456.6481
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Who we are	
Who is providing this notice?	NW Plus CU

What we do	
How does this 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 NW Plus CU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open a new account or</li> <li>• Apply for a loan or</li> <li>• Conduct financial transactions</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 you</li> <li>• Sharing for non-affiliates to market you</li> </ul>
What happens when I limit sharing for an account I hold jointly with someone else?	Sharing will be limited for all owners for that account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non financial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.