

FACTS

WHAT DOES NW PLUS CU 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit score
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 members’ 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	NA	NA
For our affiliates’ everyday business purposes – Information about your creditworthiness	NA	NA
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 425.297.1000 or 800.456.6481 – our menu will prompt you through your choices or • Visit us online: nwpluscu.com <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 425.297.1000 or 800.456.6481 or visit nwpluscu.com
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Who we are**Who is providing this notice?**

NW Plus CU
2821 Hewitt Ave, Everett, WA 98201

What we do**How does NW Plus CU 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

- Open a new account
- Apply for a loan
- Use your credit card
- Deposit money
- Pay your bills
- Use your debit card

We also collect your personal information from others, such as credit bureaus.

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 you
- Sharing for non-affiliates to market 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 non financial companies.

- NW Plus CU has no affiliates as defined above.

Non-affiliates

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

- Fiserv, MortgageClick®, Credit Bureaus, LSI, PSCU, Fannie Mae and Diamond Marketing Solutions (statement processor).

Joint Marketing

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

- Haberfeld, Minnesota Mutual, Allied Solutions, Experian, Membership Marketing Support Services, Create Impulse and PSCU.

Other Important Information

NW Plus CU does not sell any of our member information.