

FACTS

WHAT DOES NORTHWEST PLUS CREDIT UNION (nw+ | 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 nw+ cu's Privacy Policy.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit score <p>When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.</p>
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+ cu chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does nw+ 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	No	N/A
For our affiliates' everyday business purposes – Information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

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 <i>new</i> customer, we can begin sharing your information immediately 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, visit nwpluscu.com , or write to us at nw+ cu 2821 Hewitt Ave Everett, WA 98201
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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+|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+|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, including credit bureaus 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 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+|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.

- nw+|cu does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.

Joint Marketing

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

- Joint marketing partners include financial service providers

Other Important Information

Privacy Policy Changes. While we reserve the right to amend this Privacy Policy at any time, you can always review the current version at nwpluscu.com

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