

## FACTS

### WHAT DOES NORTHWEST FEDERAL CREDIT UNION 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:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

#### HOW?

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

Reasons we can share your personal information	Does Northwest Federal Credit Union 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>	Yes	No
<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	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

#### To limit our sharing

- Call **703-709-8900 (844-709-8900)** toll-free)
- Visit us online: [www.nwfcu.org](http://www.nwfcu.org)
- Mail the form below

#### Please note:

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share information as described in this notice. However, you can contact us at any time to limit sharing.

#### Questions?

Call **703-709-8900 (844-709-8900)** toll-free) or go to [www.nwfcu.org](http://www.nwfcu.org).

#### Mail-in Form

#### Check below if you want to limit:

Do not allow your affiliates to use my personal information to market to me.

Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Address: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_

**Mail to:** Northwest Federal Credit Union  
Attn: Deposit Administration  
P.O. Box 1229  
Herndon, VA 20172-1229



## Who we are

**Who is providing this notice?** Northwest Federal Credit Union

## What we do

**How does Northwest Federal Credit Union 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 Northwest Federal Credit Union collect my personal information?** We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

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.

**What happens when I limit sharing for an account I hold jointly with someone else?** Your choices will apply to everyone on your account.

## Definitions

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

- Our affiliates include companies with a Northwest or NW name; financial companies such as NW Capital Management LLC, NW Insurance Agency LLC, Northwest Financial Group LLC, Northwest Financial Advisors LLC, Northwest Tax Group LLC and Northwest Title & Escrow LLC.

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

- Northwest Federal Credit Union 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.

- Northwest Federal Credit Union's joint marketing partners include financial services companies.

## Other important information

Once you opt out, you will remain opted out and do not need to opt out again. If at any time you wish to change your opt out status, please contact us.

