



**NorthRidge**  
Community Credit Union

*Helping to reach your financial summit*

**FACTS**

**WHAT DOES NORTHRIDGE COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

|              |  |
|--------------|--|
| <b>Why?</b>  | 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 NorthRidge Community Credit Union’s Privacy Policy.   |
| <b>What?</b> | <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"> <li>■ Social Security number and employment information</li> <li>■ Account balances and transaction history</li> <li>■ Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p> |
| <b>How?</b>  | All financial companies need to share 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 NorthRidge Community Credit Union chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information  | Does NorthRidge Community 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.   | No  | We don’t share              |
| <b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness.   | No  | We don’t share              |
| <b>For non affiliates to market to you.</b>   | No  | We don’t share              |

|                   |  |
|-------------------|--|
| <b>Questions?</b> | <p>Call toll free at 877-672-2848 or local 218-471-2121</p> <p>Visit us online: <a href="http://www.nrccu.org">www.nrccu.org</a></p> |
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## What we do

### How does NorthRidge Community 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 NorthRidge Community Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- use your credit or debit card or pay your bills
- make deposits to or withdrawals from your accounts

We also collect your personal information from others, including credit bureaus or other companies.

### Why can't I limit all sharing?

Federal law only gives you the right to limit information sharing as follows:

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

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

- Our affiliates include financial companies such as CU Financial Services of Minnesota, Inc.

### Non affiliates

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

- NorthRidge Community Credit Union does not share with non affiliates so they can market to you.

### Joint marketing

A formal agreement between NorthRidge Community Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.

- Our joint marketing partners include financial service providers.