



Privacy Policy

The confidentiality and protection of member information is one of our core responsibilities. Member information is required for us to provide our great services, and we recognize that one of our most important assets is our members' trust. Therefore, the safekeeping of member information is critical. It is the intent of the Credit Union to comply with all applicable laws and regulations governing the privacy of nonpublic 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.

All financial companies need to share customers' or 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 we choose to share; and whether you can limit this sharing.

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 employment information
- Account balances and transaction history
- Credit history and credit scores

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.

Reasons we can share your personal information:	Does NorthRidge Community Credit Union 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	No
For joint marketing with other financial companies.	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences.	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness.	No	We don't share
For non affiliates to market to you.	No	We don't share

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.*

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

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.

If you have questions or concerns about anything within this policy, please contact us at 877-672-2848 or email support@nrccu.org.