

NORTHWEST COMMUNITY CREDIT UNION'S  
PRIVACY POLICY

**THIS NOTICE IS PROVIDED TO YOU BY  
Northwest Community Credit Union  
Referred to here as "Northwest Community"**

This notice explains how we protect your privacy and treat your personal information. Federal law gives consumers the right to limit some, but not all, sharing of personal information, which may be done by financial companies, including your Credit Union. 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  
do we  
collect?

The personal information we collect and share depends on the product or services you have with us. This information can include:

- Social Security Number
- Credit Scores and Credit History
- Income & Employment Information
- Credit card or other debt information

When you are *no longer* a member, we continue to share information only as described in this notice.

All financial companies need to share members' personal information to run their everyday business. Here are the reasons financial companies can share their members' personal information, the reasons Northwest Community shares *some* information, and whether you can limit this sharing.

Reasons we can share your personal information	Does Northwest Community share?	Are you able to limit this sharing?
<b>For our everyday business purposes--</b> <i>such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus</i>	Yes	No
<b>For our marketing purposes--</b> <i>such as offering our products and services to you</i>	<b>No</b>	<b>We don't share</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We do no joint marketing</b>
<b>For our affiliates' everyday business purposes --</b> <i>such as sharing Information about your transactions, experiences, and your creditworthiness</i>	<b>No</b>	<b>We have no affiliates</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

If you have questions -- Call (847) 647-1030 or go to [www.nwccu.com](http://www.nwccu.com)

**How does Northwest Community protect your 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, as well as secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access of information to those employees who need it to perform their jobs.

**How does Northwest Community collect your personal information?** We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Show your driver's license
- Give us your income information or wage statements

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

**Why you can't limit all sharing!**

Federal law gives you the right to limit only

- the sharing of information about your credit worthiness for affiliates' everyday business purposes
- the use of your information for affiliates to market to you
- the sharing of your information for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing, but your Credit Union does not share your personal information with *anyone* for marketing purposes.

**For California Members.** We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Vermont Members.** We will not share personal information with affiliates about your creditworthiness without your authorization.