

Notice of Privacy Practices for North Shore Federal Credit Union Members



FACTS	WHAT DOES NORTH SHORE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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Who?	North Shore Federal Credit Union (NSFCU) is providing this notice.
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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.
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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, address, account balances, payment history, credit scores and credit history.
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How?	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 North Shore Federal Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does NSFCU 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	No	We don't share
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 nonaffiliates to market to you - see back for definition of nonaffiliate	Yes	Yes

To limit our sharing	<p>Call your local branch:</p> <p style="text-align: center;">Silver Bay 218.226.4401 or 800.450.0709 Grand Marais 218.387.1312 or 877.387.1312 Lutsen 218.663.7665 or 888.213.9573</p> <p>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 your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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What we do	
How does NSFCU 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.

What we do (continued)

How does NSFCU collect my personal information?	We collect your personal information, for example, when you open an account, apply for a loan, make deposits/withdrawals, make a wire transfer, provide or show your driver's license or government-issued ID. 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; and sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing as well.
What happens when I limit sharing for an account I hold jointly with someone else?	The primary account owner is the only person who can limit sharing and those choices apply to everyone on the account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. NSFCU currently utilizes MEMBER Financial Services from CUNA for insurance and other financial products.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market products or services to you.

Questions?

Call your local branch at the numbers listed on Page 1

Electronic "Wholesale Credit" Transaction Disclosure

Subject to UCC Article 4A

Provisional Payment	Credit given by North Shore Federal Credit Union to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (ie. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.
Notice of Receipt of Entry	Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, NSFCU is not required to give next day notice to you of receipt of an ACH item and will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.
Choice of Law	NSFCU may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Funds Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with National Automated Clearing House Association Operating Rules. The Uniform Commercial Code Article 4A provides rules determining which state's law applies for interstate disputes concerning ACH transactions subject to Article 4A. If the parties do not agree that laws of a particular state will apply, NACHA Operating Rules require that New York version apply.