

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?
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	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call **703-709-8901 (1-866-709-8901 toll-free)**
- Visit us online: **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 **703-709-8901 (1-866-709-8901 toll-free)** or go to **www.nwfcu.org**

Mail-in form**Mark any/all you want to limit:**

- For our affiliates to market to you
- For our affiliates' everyday business purposes, information about your creditworthiness

Name _____ Account Number _____

Address _____ City, State, Zip _____

Mail to:

Northwest Federal Credit Union
Attn: Risk Management
200 Spring Street
Herndon, VA 20170-5209



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 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 does not jointly market.

Other important information

Northwest Federal Credit Union is required to send this notice to our members annually. 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.

Internet Policy

Every computer on the Internet is identified by a unique number called an IP address which is assigned each time you connect to the Internet. When you visit any website, your IP address is recorded. We collect IP addresses solely to track information and compile statistics to help us improve the site so that our users will find it more helpful and informative. The information is used for these purposes only and is discarded after use. IP address information is not distributed to third parties. We collect data on the most popular pages visited, as well as the day of the week and time of day that visitors come to our site. We also collect information on how long members stay on the site and how many members visit the site each week.

To provide you with greater access to information, our site contains links to other sites. Northwest Federal Credit Union does not endorse any third party entity to which you may link from this website. While we hope these organizations join us in respecting your privacy, NWFCU is not responsible for the content or privacy practices of these other websites.

Contact us

If you have questions concerning the privacy of your personal information or if you need to correct information we have on file, please contact us at 703-709-8901 or 1-866-709-8901, or write to us at P.O. Box 1229, Herndon, VA 20172-1229.