

Privacy Policy

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| FACTS | <p>What does Northwest Missouri Regional Credit Union do with your personal information?</p> |
| Why? | <p>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 NORTHWEST MISSOURI REGIONAL Credit Union’s Privacy Policy.</p> <p>At NORTHWEST MISSOURI REGIONAL Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by NORTHWEST MISSOURI REGIONAL Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.</p> |
| What? | <p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> Name, address, Social Security number, and income Account balances and transaction history Credit history and credit scores <p>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.</p> |
| How? | <p>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 NORTHWEST MISSOURI REGIONAL Credit Union chooses to share; and whether you can limit this sharing.</p> |

| Reasons we can share your personal information | Does you share? | Can you limit this sharing? |
|---|------------------------|------------------------------------|
| <p>For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations,</p> | Yes | No |

or report to credit bureaus

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 nonaffiliates to market to you

No

We don't
share

Questions? Call 660.582.5747, send us an e-mail at regional@asde.net or write to us at:

Northwest Missouri Regional
26155 Stolls Country Lane
Maryville, MO 64468

What we do

**How does
NORTHWEST
MISSOURI
REGIONAL
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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.

**How does
NORTHWEST
MISSOURI
REGIONAL
Credit Union
collect my
personal
information?**

We collect your personal information, for example, when you

- open an account or apply for a loan
- apply for any credit union service
- you visit our website, provide us information on any online application or transaction, or information you send to us by email
- 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

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

limit all sharing?

follows:

- 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.

Definitions

Affiliates

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

Northwest Missouri Regional Credit Union does not share with our affiliates.

Nonaffiliates

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

NORTHWEST MISSOURI REGIONAL Credit Union does not share with non-affiliates so they can market to you.

Joint marketing

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

Our joint marketing partners include insurance companies.