

**FACTS**

**WHAT DOES NORTHWEST PLUS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit score</li> </ul>
<b>How?</b>	All financial companies need to share member’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members’ personal information; the reason NorthWest Plus Credit Union chooses to share; and whether you can limit this sharing

Reasons we can share your personal Information	Does NorthWest Plus Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates’ everyday business purposes –</b> Information about your transactions and experiences	NA	NA
<b>For our affiliates’ everyday business purposes –</b> Information about your creditworthiness	NA	NA
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 425.297.1000 or 800.456.6481 – our menu will prompt you through your choices <b>or</b></li> <li>• Visit us online: <a href="http://nwpluscu.com">nwpluscu.com</a></li> </ul> <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 425.297.1000 or 800.456.6481 or go to <a href="http://nwpluscu.com">nwpluscu.com</a>
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**Who we are****Who is providing this notice?**

NorthWest Plus Credit Union  
2821 Hewitt Ave, Everett, WA 98201

**What we do****How does NorthWest Plus 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 Plus Credit Union collect my personal information?**

We collect your personal information, for example, when you

- Open a new account or deposit money
- Apply for a loan or pay your bills
- Use your credit or debit card

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

**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 you
- Sharing for non-affiliates to market 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 choice will apply to everyone on your account.

**Definitions****Affiliates**

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

- NorthWest Plus Credit Union has no affiliates as defined above.

**Non-affiliates**

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

- Fiserv, MortgageClick, Credit Bureaus, LSI, PSCU, Fannie Mae and BIT (statement processor).

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Haberfeld, Minnesota Mutual, Allie Solutions, Experian, Membership Marketing Support Services and PSCU.

**Other Important Information**

NorthWest Plus Credit Union does not sell any of our member information.