

FACTS

WHAT DOES NORWIN TEACHERS 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
- ACCOUNT BALANCES
- CREDIT HISTORY
- INCOME
- PAYMENT HISTORY
- CREDIT SCORE

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

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 Norwin Teachers Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NTFCU 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	YES
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	YES	YES

Questions?

Call 724.864.7469 or go to www.norwinteachersfcu.org

Who we are**Who is providing this notice?**

NORWIN TEACHERS FEDERAL CREDIT UNION

What we do**How does Norwin Teachers 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Norwin Teachers Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account and/or making deposits
- Pay your bills and/or applying for a loan
- Use your debit card

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

Definitions**Affiliates**

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

- Norwin Teachers Federal Credit Union does not have any affiliates

Nonaffiliates

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

- Our joint marketing partners include CUNA Mutual and its affiliates.

Joint marketing

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

- Norwin Teachers Federal Credit Union does not share with nonaffiliates

Other important information