



WHAT DOES NBCU DO WITH YOUR PERSONAL INFORMATION?

FACTS

<p>Why?</p>	<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 what we do.</p>
<p>What?</p>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores. <p><i>When you are no longer our member, we continue to share your information as described in this notice.</i></p>
<p>How?</p>	<p>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 member’s personal information; the reasons NBCU chooses to share; and whether you can limit sharing.</p>

Reasons we can share your personal information	Does NBCU 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, or report to credit bureaus</p>	Yes	No
<p>For our marketing purposes— to offer products and services to you</p>	Yes	No
<p>For joint marketing with other financial companies</p>	Yes	No
<p>For our affiliates’ everyday business purposes— information about your transactions and experiences, and information about your credit worthiness</p>	No	We don’t share
<p>For non-affiliates to market to you</p>	No	We don’t share

Questions? Call 508.994.6546 or visit nbcu4u.com

Who we are

Who is providing this notice?

NBCU

What we do

How does NBCU 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 NBCU 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 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 credit worthiness
- affiliates from using your information to market to you
- sharing for non-affiliates 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 non-financial companies.

- NBCU has no affiliates

Non-affiliates

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

- NBCU has no affiliates

Joint marketing

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

- Our joint marketing partners may include insurance companies such as CUNA Mutual Insurance.

Other Important Information