

## Notice of Your Financial Privacy Rights

We, our, and us, when used in this notice, mean First Northern Credit Union.

This is our privacy notice for our members. When we use the words “you” and “your” we mean the following types of members:

All of our consumer members who have a continuing relationship with us, such as

- Deposit account
- Loan account
- Credit card
- Safe deposit box
- Retail installment contract we hold and service

We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information.

We will also tell you what information we share with other entities. We will explain what your rights are, and how you can exercise them. If you share your account relationship with someone else, for example where you are a co-borrower or joint holder of a share draft account, we suggest that you share this information with each other to ensure that each of you are aware of our policy and your options.

### We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An affiliate is a company we own or control.

A nonaffiliated third party is a company that is not an affiliate of ours.

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

### The Information That We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

### The Confidentiality, Security, and Integrity of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### Nonpublic Personal Information and Nonaffiliated Third Parties

In addition to our policy with respect to affiliates, we may disclose nonpublic personal information to nonaffiliated third parties. Here are the kinds of nonpublic personal information we disclose to nonaffiliated third parties:

Nonpublic personal information we receive from you on an application or other forms, such as

- Name
- Address
- Assets
- Income
- Email address
- Employment data
- Home telephone
- Work telephone

Nonpublic personal information about your transactions with us, such as

- Account balances
- Account activity
- Types of accounts
- Credit card usage
- Payment history
- Deposit history
- Parties to the transaction

Nonpublic personal information we receive from a credit reporting agency, such as

- Creditworthiness

You may opt out of the disclosure of the information listed above.

### Types of Nonaffiliated Third Parties

We may disclose nonpublic personal information about you to the following types of nonaffiliated third parties:

Financial service providers, such as

- Mortgage bankers
- Securities broker-dealers
- Insurance agents

Businesses offering non financial products or services, such as

- Direct marketers
- Retailers

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

### Reasons For Disclosing

Here is why we may disclose nonpublic personal information about you to nonaffiliated third parties:

To provide our members with information about additional products and services.

### Nonpublic Personal Information and Former Members

We do not disclose nonpublic personal information about former members, except as permitted by law.

### Authorized Sharing Outside Marketing Services

We may disclose the following information to companies that perform marketing services on our behalf:

Nonpublic personal information we receive from you on an application or other forms, such as

- Name
- Address
- Assets
- Income
- Email address
- Employment data
- Home telephone
- Work telephone

Nonpublic personal information about your transactions with us, such as

- Account balances
- Account activity
- Types of accounts
- Credit card usage
- Payment history
- Deposit history
- Parties to the transaction

Nonpublic personal information we receive from a credit reporting agency, such as

- Creditworthiness

Federal law allows us to disclose the information listed above with companies that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

### Types of Businesses

Here are the types of businesses with whom we may disclose nonpublic personal information for outside marketing purposes:

Service providers that perform marketing services for us, such as

- Telemarketing companies
- Direct sales companies

### Reasons For Disclosing

Here is why we may disclose nonpublic personal information about you to companies that perform marketing services on our behalf:

To provide our members with information about additional products and services

### Authorized Sharing -Joint Marketing

We may disclose the following information to other financial institutions with whom we have joint marketing agreements:

Nonpublic personal information we receive from you on an application or other forms, such as

- Name
- Assets
- Email address
- Home telephone
- Address
- Income
- Employment data

Work telephone Nonpublic personal information about your transactions with us, such as

- Account balances
- Types of accounts
- Payment history
- Parties to the transaction
- Account activity
- Credit card usage
- Deposit history

Nonpublic personal information we receive from a credit reporting agency, such as

- Creditworthiness

Federal law allows us to disclose the information listed above with other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosure of this information. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

### Types of Businesses

Here are the types of businesses with whom we may disclose nonpublic personal information under this section

Financial service providers, such as

- Mortgage bankers
- Insurance agents
- Securities broker-dealers

Businesses offering non financial products or services, such as

- Retailers

### Reasons For Disclosing

Here is why we may disclose nonpublic personal information about you to other financial institutions with whom we have joint marketing agreements:

To provide our members with information about additional products and services

### Your Right to Block the Disclosure of Your Nonpublic Personal Information

Nonaffiliated Third Parties. If you do not want us to share your nonpublic personal information with nonaffiliated third parties, you can block the release of certain nonpublic personal information. This is known as your right to "opt out."

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

If you have a joint account, each participant of this account has a separate right to opt out. If one of you chooses to opt out of the disclosure of nonpublic personal information and another does not, only information regarding the party who does not opt out will be disclosed. Any participant on the account can opt out on behalf of any other participant of the account.

## You have the right to choose

In this notice, we have explained our policy about the disclosure of certain information.

**Nonaffiliated Third Parties** We have explained the kinds of nonpublic personal information we may disclose to nonaffiliated third parties. We have also explained the kinds of nonaffiliated third parties with whom we may disclose the nonpublic personal information. If you prefer that we do not disclose nonpublic personal information to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

If you have a joint account, each participant of this account has a separate right to opt out. If one of you chooses to opt out of the disclosure of nonpublic personal information and another does not, only information regarding the party who does not opt out will be disclosed. Any participant on the account can opt out on behalf of any other participant of the account.

If you wish to opt out of disclosures, you may do so by checking the box below and returning this form to us at this address:

First Northern Credit Union  
Attn: Marketing Department  
230 West Monroe Street, Suite 2850  
Chicago, IL 60606-4902

Do not share my nonpublic personal information with nonaffiliated third parties.

Signature

Signature

Name(s)

Social Security Number(s)

Account Number(s)

Street Address (including Apt#)

City, State

ZIP