



## Facts

### WHAT DOES FIRST NORTHERN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives members 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>• account balances</li> <li>• payment history</li> <li>• credit history</li> <li>• credit card or other debt</li> <li>• checking account information</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 member's personal information; the reasons First Northern Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Northern 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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes</b> - to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	<b>NO</b>	<b>WE DO NOT SHARE</b>
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	<b>NO</b>	<b>WE DO NOT SHARE</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>WE DO NOT SHARE</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 888-328-8677</li> </ul> <p><b>Please note:</b></p> <p>If you are a new member, we may begin sharing your information upon account opening. When you are no longer our member, 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 888-328-8677
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**Who we are**

**Who is providing this notice?**

**First Northern Credit Union**

**What we do**

**How does First Northern Credit Union protect my 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 First Northern Credit Union collect my personal information?**

- Open an account
- Deposit money
- Apply for a loan
- Use your credit or debit card
- Make deposits or withdrawals from your account

**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

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.

- First Northern Credit Union has no affiliates.

**Nonaffiliates**

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

- First Northern Credit Union does not share with nonaffiliates so they can market to you.

**Joint marketing**

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

- Financial services providers such as those who provide mortgage, marketing, credit card, and insurance services.

**Other Important Information**