

FACTS WHAT DOES NORTH COAST 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 your have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and account balances • credit history and payment history • overdraft history and transaction or loss history
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 North Coast Credit Union chooses to share; and whether you can limit their sharing.

Reasons we can share your personal information	Does North Coast Credit Union Share?	Can you limit this sharing?
For our everyday business purpose – such as to process your transactions, maintain your accounts(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	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transaction and experiences	No	We Don't Share
For our affiliates' everyday business purpose – information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing	<ul style="list-style-type: none"> • Call 1-800-696-8830- our menu will prompt you through your choice(s) • Visit us online: www.northcoastcu.com • Mail the form below or submit form electronically via Online Banking <p>Please note: If you are a new member, we can begin sharing your information 30 day from date we sent this notice. 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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Questions?	Call us at: 800-696-8830 or go to www.northcoastcu.com
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Mail-in-Form	
	Mark any/all you want to limit:
	<input type="checkbox"/> Do not allow CMFG Life Insurance Company or TruStage Insurance to Market to me.
	Name
	Address
	City
Send to:	1100 Dupont Street Bellingham, WA, 98225
	Submit the form Electronically via Online Banking
	OR

Who we are	
Who is providing this notice?	North Coast Credit Union
What we do	
How does North Coast 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 North Coast Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or apply for a loan • pay your bills or deposit money • use your debt card We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • 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
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 nonfinancial companies. <ul style="list-style-type: none"> • We have no affiliates
Nonaffiliated	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • We have no nonaffiliates
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • CMFG Life Insurance Company, TruStage Insurance.

Updated 2/6/2017