

**NEWRIZONS FEDERAL CREDIT UNION**

120 FIRMAN AVENUE  
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**PRIVACY NOTICE**

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**FACTS: WHAT DOES NEWRIZONS FCU DO WITH YOUR PERSONAL INFO?**

**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. The information can include:

- \*\*\* Social security number and personal information such as name, age or income
- \*\*\* Account balances and payment 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 members' personal information; the reasons Newrizons FCU chooses to share; and whether you can limit this sharing.

**REASONS WE CAN SHARE YOUR PERSONAL INFORMATION**

For everyday business purposes- Such as to process transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Does Newrizons FCU share?	YES
	Can you limit this sharing?	NO
For our marketing purposes- To offer our products and services to you	Does Newrizons FCU share?	YES
	Can you limit this sharing?	NO
For joint marketing with other financial companies	Does Newrizons FCU share?	YES
	Can you limit this sharing?	NO
For our affiliates' everyday business purposes- Information about your transactions and experiences	Does Newrizons FCU share?	YES
	Can you limit this sharing?	NO
For our affiliates' everyday business purposes- information about your creditworthiness	Does Newrizons FCU share?	NO
	Can you limit this sharing?	NO
For our affiliates to market to you	Does Newrizons FCU share?	NO
	Can you limit this sharing?	NO
For our nonaffiliates to market to you	Does Newrizons FCU share?	NO
	Can you limit this sharing?	NO

**QUESTIONS?**

Call (360) 533-4760 for assistance.

## WHAT WE DO

How does Newrizons Federal Credit Union protect my information?

To protect your 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 Newrizons Federal Credit Union collect my personal information?

We collect your personal information, for example, when you:

- \*\*\*Open an account
- \*\*\*Apply for a loan
- \*\*\*Use your credit or debit card
- \*\*\*Perform any transactions
- \*\*\*Pay your bills

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

What happens when I limit sharing for an account I hold jointly with someone else?

Neither parties information may be shared if one party elects to opt-out of receiving any promotional offers.

## DEFINITIONS

**Affiliates**

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

\*\*\*Newrizons Federal Credit Union does not share with affiliates so they can market to you.

**Nonaffiliates**

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

\*\*\*Newrizons Federal Credit Union does not share with non affiliates so they can market to you.

**Joint Marketing**

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

\*\*\*Our joint marketing partners include investment, insurance, and other financial services companies.

## OTHER IMPORTANT INFORMATION

This policy does not address every possible contingency and circumstances; it is intended to provide guidance to Newrizons FCU management and members and is not intended to create enforceable legal rights in case. Newrizons does not bear any responsibility for any actions or policies of third parties affiliates or non-affiliates. Newrizons FCU Board of Directors and Chairman of the Supervisory Committee may authorize exceptions to this policy. Newrizons FCU reserves the right to change this policy at any time, with or without notice. The privacy notice may only be available online at [www.newrizonsfcu.com](http://www.newrizonsfcu.com) in the future or mailed by telephone request at (866) 397-4966.