

Northwest Louisiana Federal Credit Union Privacy Disclosure

March 2018

FACTS	WHAT DOES NORTHWEST LOUISIANA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<i>WHY?</i>	Financial institutions 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.
<i>WHAT?</i>	The types of personal information we collect and share depend on the product or service you have with us. This information can include; Account balances and payment history; Account transactions and credit card or other debt.
<i>HOW?</i>	All financial institutions need to share members' personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their members' personal information; the reason Northwest Louisiana Federal Credit Union chooses to share; and whether you can limit this sharing.

<i>Reasons we can share your personal information</i>	<i>Does Northwest Louisiana Federal Credit Union Share?</i>	<i>Can you limit this sharing?</i>
For our every day business purposes -such as to process your transactions, maintain your account(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 institutions	YES	NO
For non-affiliates to market to you	YES	YES

<i>To limit our sharing and questions?</i>	<ul style="list-style-type: none"> ▪ Call us at (318) 686-5438 or 1(800) 372-5438 ▪ Address: 7070 Jewella Avenue, Shreveport, LA 71108 <p>Please note: If you are a new member, we can begin sharing your information 30 days from the 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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<i>Who we are</i>	
Who is providing this notice?	Northwest Louisiana Federal Credit Union

<i>What we do</i>	
How does Northwest Louisiana Federal Credit Union protect my personal information?	We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Northwest Louisiana Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open and account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

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 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?	Your choices will apply to everyone on your account.

<i>Definitions</i>	
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
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Non affiliates we share with can include insurance companies, service providers, data processors, and advertisers
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to. <ul style="list-style-type: none"> ▪ Our joint marketing partners include companies such as insurance companies and check printing companies