

FACTS

WHAT DOES NUVISION FEDERAL CREDIT UNION d/b/a NUVISION 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 you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

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 Nuvision Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Nuvision Credit Union share?	Can you limit this sharing?
For our everyday 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 companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	No

To limit our sharing

- Call **800.444.632**—our menu will prompt you through your choice(s) or
- Visit us online: **nuvisionfederal.org**

Please note:

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **800.444.632** or go to **nuvisionfederal.org**

Who we are

Who is providing this notice?

Nuvision Credit Union

What we do

How does **Nuvision 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 **Nuvision Credit Union** collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

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

Your choices will apply to everyone on your accounts.

Definitions

Affiliates

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

- *Nuvision Credit Union does not share with affiliates.*

Non-affiliates

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

- *Nuvision Credit Union does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include mortgage bankers, securities broker-dealers, and insurance companies and agents.*

Other important information

California law limits an institution from sharing information for joint marketing unless we have provided you an opportunity to opt-out of this sharing.

**IF YOU HAVE ALREADY OPTED-OUT,
YOU DO NOT NEED TO COMPLETE THIS FORM.**

**NUVISION FEDERAL CREDIT UNION
IMPORTANT PRIVACY CHOICES FOR CONSUMERS**

You have the right to control whether we share some of your personal information. Read the following information carefully before you make your choices below.

Your Rights. You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Restrict information sharing with other companies we do business with to provide financial products and services:

Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

() NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply. You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Print Name: _____

Print Account Number(s): _____

Signature: _____ Date: _____

To exercise your choice do the following:

Complete, sign and mail to (you may want to make a copy for your records):

Nuvision Credit Union
P.O. Box 1220
Huntington Beach, CA 92647

or Fax to 714.375.8680

For The Life You Build

NUVISION
CREDIT UNION

800.444.6327
nuvisionfederal.org