

# FACTS

## WHAT DOES NAVIGANT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.						
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <table> <tr> <td>Social Security Number</td><td>Credit History</td></tr> <tr> <td>Payment History</td><td>Account Transactions</td></tr> <tr> <td>Account Balances</td><td>Checking Account Information</td></tr> </table> <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>	Social Security Number	Credit History	Payment History	Account Transactions	Account Balances	Checking Account Information
Social Security Number	Credit History						
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<b>How?</b>	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 Navigant Credit Union chooses to share; and whether you can limit this sharing.						

Reasons we can share your personal information	Does Navigant 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	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 401-233-4700 or go to <a href="http://www.navigantcu.org">www.navigantcu.org</a>
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## What we do

### How does Navigant 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. 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 Navigant Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an Account
- Apply For A Loan
- Provide Account Information
- Show Us Your Driver's License
- Give Us Your Contact Information

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.

## Definitions

### Affiliates

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

- *Navigant Credit Union has no affiliates*

### Nonaffiliates

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

- *Navigant 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.

- *Our joint marketing partners include insurance and investment service providers*

## Other important information