



FACTS

WHAT DOES NORTHERN TIER FEDERAL 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

When you are *no longer* our member, we continue to share your information as described in this notice.

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 Northern Tier FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northern Tier FCU 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	No
For our affiliates' everyday business purposes --- information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes --- information about your creditworthiness	No	N/A
For our affiliates to market to you ---	No	N/A
For non-affiliates to market to you	No	N/A

Questions? Call 701-727-6111 or toll-free 1-800-272-5380

What we do

How does Northern Tier FCU 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

Contracted companies agree to maintain strong confidentiality protections and limited use of information we provide and these companies are not permitted to sell information we provide to other third parties

How does Northern Tier FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- give us your income information or provide employment information
- 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 non-affiliates 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 non-financial companies.

Northern Tier FCU does not share with our affiliates

Non-affiliates

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

Non-affiliates we share with can include mortgage companies.

Joint marketing

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

Northern Tier FCU doesn't jointly market