

**FACTS****WHAT DOES NOVATION 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 Novation chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Novation 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                  | Yes                         |
| For joint marketing with other financial companies  | Yes                  | Yes                         |
| For our affiliates' everyday business purposes – information about your transactions and experiences  | Yes                  | No                          |
| To our affiliates' everyday business purposes – information about your creditworthiness   | Yes                  | Yes                         |
| For our affiliates to market to you   | No                   | n/a                         |
| For nonaffiliates to market to you  | Yes                  | Yes                         |

**To limit sharing**

Mail the form below or deliver it to a branch during office hours

**Questions**

Call (800) 369-6628 Monday through Friday or visit [www.novation.org](http://www.novation.org).

**✂Optional Mail-In Form****Mail to:**

Novation CU  
500 Imperial Ave  
Oakdale, MN 55128

Mark any/all you want to limit\*\*:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes
- Do not allow your affiliates to use my personal information to market to me
- Do not share my personal information with nonaffiliates to market their products and services to me
- Do not share my information personal with joint marketing financial companies

\*\*If you have a joint account, your choice(s) will apply to everyone on that account

|                |  |
|----------------|--|
| Name:          |  |
| Address:       |  |
| City, St, Zip: |  |
| Member #:      |  |
| Signature:     |  |

| Who we are   |   |
|--|---|
|  | Novation Credit Union (Novation)  |
| What we do   |   |
| How does Novation 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 Novation collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> <li>• Use any of our financial products and services</li> </ul> <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?                     | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>   |
| Definitions  |   |
| Affiliates   | Companies related by common ownership or control. They can be financial and nonfinancial companies.   |
| Nonaffiliates                                      | Companies not related by common ownership or control. They can be financial and nonfinancial companies. Information shared by Novation with nonaffiliates is for the purpose of conducting business on behalf of our members, not for the nonaffiliates' marketing purposes.  |
| Joint Marketing                                    | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include insurance companies.</li> </ul>   |
| Other important information                        |   |
|  |   |