

FACTS

WHAT DOES NAVIGATOR 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 Tax ID Number
- ♦ Account Number and Creditworthiness

HOW?

All financial companies need to share non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public personal information; the reasons Navigator Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Navigator 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- ♦ Call 228-475-7300 — our menu will prompt you through your choice(s) or
- ♦ Visit us online: www.navigatorcu.org

Please note: If you are a *new* member, we can begin sharing your information 0 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.

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

Questions?

Call 228-475-7300 or go to www.navigatorcu.org



WHAT WE ARE

Who is providing this notice?	Navigator Credit Union
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WHAT WE DO

How does Navigator 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 Navigator Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or • Apply for a loan
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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else	Information on joint persons will not be shared, limiting the offers these joint persons may receive.

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. <ul style="list-style-type: none"> • For Mississippi residents only: Beginning July 1, 2011, we will not share your name or deposit information with nonaffiliates.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

OTHER IMPORTANT INFORMATION

To protect our Members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other parties the information we provide to them. Information about our Members will only be disclosed as permitted or required by law. We maintain physical, electronic and procedural safeguards designed to protect your information from unauthorized access by third parties, including the destruction of information after it has been used.

