

FACTS

WHAT DOES NORTHROP GRUMMAN 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: <ul style="list-style-type: none"> • Social Security number • Account balances and transaction history • Credit history and payment history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Northrop Grumman Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northrop Grumman 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	No	We don't share
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For our nonaffiliates to market to you	Yes	Yes

Questions?

Call 800-633-2848 or go to www.ngfcu.us

Who we are

Who is providing this notice?

Northrop Grumman Federal Credit Union

What we do

How does Northrop Grumman 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.

How does Northrop Grumman FCU 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, 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.

- We do not have any affiliates

Nonaffiliates

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

- Life insurance
- Dental and health insurance
- Debt cancellation products

Joint Marketing

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

- Northrop Grumman FCU does not jointly market

Other important information

Identity theft continues to be a threat. If you become a victim of identity theft, you should report the theft to all of the following: the creditors of any accounts that were tampered with or opened; the fraud department of all three credit reporting agencies; your local police or police in the community where the theft occurred; and the Federal Trade Commission at their toll-free number 1-877-438-4338.