

**FACTS****WHAT DOES NSWC Federal Credit Union (NSWC FCU)/  
NSWC Financial Services, LLC 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> <ul style="list-style-type: none"> <li>• Social Security number and Account Transactions</li> <li>• Payment History and Account Balances</li> <li>• Purchase History and Checking Account Information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member personal information; the reasons NSWC FCU/NSWC Financial Services, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NSWC FCU/NSWC Financial Services, LLC 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 our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**Call (540) 663-2181 or go to [www.nswcfcuonline.org](http://www.nswcfcuonline.org)

## Who we are

### Who is providing this notice?

NSWC Federal Credit Union (NSWC FCU) and NSWC Financial Services, LLC (NSWC Financial Services)

## What we do

### How does NSWC FCU/NSWC Financial Services 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.

NSWC FCU/NSWC Financial Services regularly test and assess our information security measures and adopt upgrades and enhancements as necessary.

### How does NSWC FCU/NSWC Financial Services 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 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.

- *NSWC FCU does not share with our affiliate.*

### Nonaffiliates

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

- *NSWC FCU 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 other financial services companies.*

## Other important information