

| | |
|--------------|--|
| FACTS | WHAT DOES NORTH PENN FEDERAL CREDIT UNION DO WITH 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 account balances - Credit history and employment information - Income 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 members' personal information; the reasons North Penn Federal Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal Information | Does North Penn 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 | No | We don't share |
| For our affiliates' everyday business purposes – information about your transactions and experiences | No | We don't share |
| For our affiliates everyday business purposes - information about your creditworthiness | No | We don't share |
| For non-affiliates to market to you | Yes | Yes |

| | |
|-----------------------------|---|
| To Limit Our Sharing | Call us at 215-822-9119 or visit us online: www.northpennfcu.org Please note: If you are a new member, we can begin sharing information 30 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 |
|-----------------------------|---|

| | |
|-------------------|---|
| Questions? | Call us at 215-822-9119 or go to www.northpennfcu.org |
|-------------------|---|

Who we are

| | |
|---|---|
| Who is providing this notice? | North Penn Federal Credit Union |
| How does North Penn 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-safe-guards and secured files and buildings. |
| How does North Penn FCU collect my personal information? | We collect your personal information, for example, when you - open an account or give us your contact information - 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 non-affiliates to market to you |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account - unless you tell us otherwise |

| | |
|------------------------|---|
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. - North Penn FCU has no affiliates |
| Non-Affiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. - Non-affiliates can include consumer reporting agencies, data processors and check/share draft printers. |
| Joint Marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you -Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT, credit card companies and American Income Life Insurance Co. |