

FACTS

WHAT DOES NUMARK 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 transaction history
- payment history and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 NuMark Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NuMark 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	No
For joint marketing with other financial companies	Yes	No
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 nonaffiliates to market to you	No	We don't share

Questions?

Call 815-729-3211 or go to www.numarkcu.org

Who we are	
Who is providing this notice?	NuMark Credit Union
What we do	
How does NuMark 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 NuMark Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ pay your bills or use your debit card ■ provide account information or give us your contact information <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"> ■ 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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>NuMark Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>NuMark Credit Union does not share with nonaffiliates.</i>
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"> ■ <i>Our joint marketing partners include investment companies, insurance companies and credit card companies.</i>
Other important information	
<p>NuMark CU Mobile App Information</p> <p>NuMark CU Mobile App (referred hereafter as Mobile App) is powered by NCR Digital Insight.</p> <p>Our Mobile App requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account.</p> <p>Some features offered on our Mobile App may request access to data, and we may collect such data, located on the device used to access the site. Such data may include information you input (e.g., name, address, email address, and</p>	

other contact information), data resulting from your activity (e.g., transaction information, the pages you visit on the app), location information (which may run in the background), biometric information, camera access (e.g., to utilize the mobile deposit capture service), and contact list data (e.g. to perform a peer-to-peer (P2P) transaction). You will be prompted to allow access to this data, and if access is not allowed, the feature requiring that data will not be fully functional. If you later change your mind, those permissions can be updated in your device settings.

We may also gather additional information, such as the type of device and browser you are using, the IP address of your device, information about your device's operating system, and additional information associated with your device.

For more information, contact NuMark Credit Union at 815-729-3211.