

**FACTS****WHAT DOES NORTH STAR COMMUNITY CREDIT UNION 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>	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"> <li>• Social Security number and account balances</li> <li>• credit history and payment history</li> <li>• checking account information and transaction or loss history</li> </ul> When you are <i>no longer</i> a member, we continue to share your information as described in this notice.
<b>How?</b>	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 North Star Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does North Star Community Credit Union 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes —</b> to offer our products and services to you	<b>No</b>	<b>We Don't Share</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	<b>No</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	<b>No</b>	<b>We Don't Share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We Don't Share</b>

<b>Questions?</b>	Call us at: (701) 438-2222 or go to <a href="http://www.northstarccu.com">www.northstarccu.com</a>
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Who we are	
Who is providing this notice?	North Star Community Credit Union
What we do	
How does North Star Community 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 North Star Community Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or give us your contact information</li> <li>• make a wire transfer or deposit/withdraw money</li> <li>• show us your driver's license number</li> </ul> <p>We also collect your personal information from other companies such as credit bureaus or affiliates.</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"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</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"> <li>• <b>We have no affiliates.</b></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <b>We have no nonaffiliates.</b></li> </ul>
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"> <li>• <b>We don't jointly market.</b></li> </ul>

Other important information	
<ul style="list-style-type: none"> <li>• <b>Alaska, Illinois, Maryland and North Dakota Members:</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.</li> <li>• <b>California Members:</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</li> <li>• <b>Massachusetts, Mississippi and New Jersey Members:</b> We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing without your authorization.</li> <li>• <b>Vermont Members:</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.</li> </ul>	