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| FACTS | WHAT DOES NORTH BAY 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 and income • Account balances and payment history • Credit history and credit scores |
| HOW? | All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information, the reasons North Bay Credit Union chooses to share and whether you can limit this sharing. |

| WHO WE ARE | |
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| Who is providing this notice? | North Bay Credit Union |

| Reasons We Can Share Your Personal Information | Does North Bay Credit Union Share? | Can you limit this sharing? |
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| 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 internal marketing purposes- to offer our products and services directly to you | Yes | Yes |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliate's everyday business purposes- information about your transactions and experiences | No | We don't share |
| For our affiliate's everyday business purposes- information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For non-affiliates to market to you | Yes | Yes |

| WHAT WE DO | |
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| How does North Bay 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. |

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| <p>How does North Bay Credit Union collect my personal information?</p> | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p> |
| <p>Why can't I limit all sharing?</p> | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliate's everyday business purposes- information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p> |

| <p style="text-align: center;">DEFINITIONS</p> | |
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| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • North Bay Credit Union has no affiliates |
| <p>Non-affiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • Non-affiliates we share with can include mortgage servicing companies, credit and debit card processors, insurance companies, credit reporting bureaus and investment services companies |
| <p>Joint Marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you</p> <ul style="list-style-type: none"> • North Bay Credit Union does not joint market |

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| <p>To limit our sharing</p> | <p>Call: 707-584-0384 & press 0 to speak with a Member Service Specialist</p> <p>Please Note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> |
| <p>QUESTIONS?</p> | <p>Call: 707-584-0384 Or Email: info@northbaycu.com</p> |

North Bay Credit Union

707-584-0384

