

FACTS	WHAT DOES NOVA 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 • Loss History • Payment History • Credit History • Transaction History • Overdraft 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 customers' personal information; the reasons NOVA Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does NOVA 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about 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	No	We don't share.
To limit our sharing	Call 704.392.3418 OR 1.800.865.0445. Please note: If you are a new member, we can begin sharing your 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. However, you can contact us at any time to limit our sharing.	
Questions?	Call 704.392.3418 OR 1.800.865.0445	

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What we do?		
How does NOVA protect mv	To protect your personal information from unauthorized access and use, we use security	