

FACTS	WHAT DOES NOVARTIS FEDERAL 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: <table style="margin-left: auto; margin-right: auto; border: none;"> <tr> <td style="padding: 0 15px;">Social Security Number</td> <td style="padding: 0 15px;">Credit History</td> <td style="padding: 0 15px;">Transaction History</td> </tr> <tr> <td style="padding: 0 15px;">Account Balances</td> <td style="padding: 0 15px;">Income</td> <td style="padding: 0 15px;">Payment History</td> </tr> </table>	Social Security Number	Credit History	Transaction History	Account Balances	Income	Payment History
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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 Novartis Federal Credit Union chooses to share; and whether you can limit this sharing.						

Reasons we can share your personal information:	Does Novartis 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	YES	NO
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	YES	YES

To Limit Our Sharing	<p>Call 973-947-1000 for instructions on how to limit sharing with a specific affiliate or non-affiliate. Instructions should be on the marketing piece you received.</p> <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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>
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Questions?	Call 973-947-1000 or send an email to info@NovartisFCU.org
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Who Are We?

Who is providing this notice?

Novartis Federal Credit Union

What We Do

How does Novartis Federal 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 Novartis Federal Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Show your government issued ID
- Give us your contact information
- Request a wire transfer
- Apply for a Loan
- Use your credit or debit card
- Pay your bills

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

State laws and individual companies may give you additional rights to limit sharing.

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 nonfinancial companies.

Novartis Federal Credit Union affiliates include the following entities: Symbionce Financial Solutions LLC – DBA MyCUHomeLoans.com & PSCUfs

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies and other financial services that benefit you.

Novartis Federal Credit Union non-affiliates can include companies such as automotive dealerships and mailing/data processing service providers.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Novartis Federal Credit Union joint marketing partners include Insurance Companies and Independent Broker/Dealers.