NAVY FEDERAL®

Rev. 6/26

FACTS WHAT DOES NAVY FEDERAL 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 that we collect and share depend on the product or service that you have with us. This information can include: • Social Security number and income • Account balances and payment history • Account transactions and checking account information
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 Navy Federal chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Navy Federal 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 nonaffiliates to market to you	No	We don't share

To limit our sharing	Call 1-888-842-6328 and one of our representatives will update your privacy choices. Please note: If you are a new Member, we can begin sharing your information 30 days from the date we sent this notice. If you're an existing Member and have opted out previously, you don't need to update your privacy choices again. 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 toll-free 1-888-842-6328 or go to **navyfederal.org**.

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Who we are	
Who is providing this notice?	Navy Federal Credit Union; Navy Federal Financial Group, LLC; Navy Federal Investment Services, LLC

What we do	
How does Navy Federal 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. Navy Federal regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.
How does Navy Federal collect my personal information?	We collect your personal information, for example, when you: • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • *Our affiliates include companies with a Navy Federal name; financial companies such as Navy Federal Credit Union; Navy Federal Financial Group, LLC; Navy Federal Investment Services, LLC; and Navy Federal Title Services, LLC.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *Navy Federal does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Our joint marketing partners include investment, insurance, and other financial services companies.*

Other Important Information

VT: We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

NV: We are providing you this pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may ask to be placed on a list not to receive solicitation calls from us by calling 1-888-842-6328.

For more information on our telemarketing practices, you may also contact us at Navy Federal, PO Box 3000, Merrifield, VA 22119-3000. For more information on this Nevada law, contact Office of the Nevada Attorney General, Bureau of Consumer Protection, 100 N. Carson Street, Carson, NV 89703; telephone number: 1-702-486-3132; email: **aginfo@ag.nv.us**.

Call Monitoring and Recording: We are providing you this notice pursuant to state law. If you communicate with us by telephone, calls may be securely recorded and transcribed by us and our service providers for quality assurance purposes.

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