

FACTS**WHAT DOES NOVATION 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 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 Novation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Novation 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 your transactions and experiences	Yes	No
To our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	No	n/a
For nonaffiliates to market to you	Yes	Yes

***All above excludes text messaging originator opt-in data and consent; this information will not be shared with any third parties.**

To limit sharing	Mail the form below or deliver it to a branch during office hours
Questions	Call (800) 813-9185 Monday through Saturday or visit www.heartlandcu.com

✂Optional Mail-In Form

<p>**If you have a joint account, your choice(s) will apply to everyone on that account</p> <p>Mail to: Novation Credit Union 5500 South Robert Trail Inver Grove Heights, MN 55077</p>	<p>Mark any/all you want to limit**:</p> <p><input type="radio"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes</p> <p><input type="radio"/> Do not allow your affiliates to use my personal information to market to me</p> <p><input type="radio"/> Do not share my personal information with nonaffiliates to market their products and services to me</p> <p><input type="radio"/> Do not share my personal information with joint marketing financial companies</p>	
	Name:	
	Address:	
	City, St, Zip:	
	Member #:	
Signature:		

Who we are	
	Novation Credit Union (Novation)
What we do	
How does Novation 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 Novation collect my personal information?	<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 • Use any of our financial products and services <p>We also collect your personal information from others such as credit bureaus, affiliates or other companies.</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"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Information shared by Novation with nonaffiliates is for the purpose of conducting business on behalf of our members, not for the nonaffiliates' marketing purposes.
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"> • Our joint marketing partners include insurance companies.
Other important information	