

NFM Financial Privacy Notice

ABOUT YOUR ACCOUNT

NFM respects your privacy and is committed to providing its customers with important information about our data practices. To that end, we wish to inform you about our policies and practices with regard to our use of your Nonpublic Personal Information (as defined below) and our policies and practices with regard to the disclosure of such information to third parties, including disclosure to third parties that are considered under law to be our "affiliates," and disclosure to third parties that are considered to be "nonaffiliated." (An "affiliate" is any company that controls us, is controlled by us, or is related to us in that it is controlled by a company that also controls us. A "nonaffiliated third party" means anybody or any entity that is not either an affiliate or a person employed jointly by us and any company that is not our affiliate.)

"Nonpublic Personal Information" or "NPI" means (a) personally identifiable financial information; and (b) any list, description, or other grouping of consumers (and publicly available information pertaining to them) that is derived using any personally identifiable financial information that is not publicly available. NPI does not include information that (y) is otherwise publicly available, except as included in a list as described in the foregoing subsection (b) of the definition of "NPI", or (z) any list, description, or other grouping of consumers (and publicly available information pertaining to them) that is derived without using any personally identifiable financial information that is not publicly available.

GENERAL PRIVACY INFORMATION

CATEGORIES OF NPI WE COLLECT

The types of information we collect and share depend on the product or service you have with us. We may collect the following categories of information which may constitute NPI:

- Information we receive from you, including on applications or other forms, online registrations, and information that you provide to us to obtain credit, such as the name and address of you and any joint account holder, phone numbers, dates of birth, credit references, employment and salary information, social security numbers, and other security information.
- Information about your transactions with us, our affiliates, or others, including purchase and payment information, including information which results from any credit transaction with you or credit service performed for you.
- Information we receive from consumer reporting agencies about your creditworthiness.
- Information we receive from other sources, such as from your employer, from providers of marketing and demographic information, and from other third parties.
- All other information that we collect that constitutes NPI.

CATEGORIES OF NPI WE MAY DISCLOSE

We may disclose or provide access to all of the NPI we collect, as described above, as set out herein.

CATEGORIES OF PERSONS TO WHOM NPI IS OR MAY BE DISCLOSED

We may disclose or provide access to NPI to our affiliates, to our service providers, and to other financial institutions with which we have joint marketing agreements. Specifically, we may disclose information to consumer credit reporting agencies. Otherwise, we do not disclose any NPI, except as otherwise permitted by law.

CATEGORIES OF NPI DISCLOSED AND TO WHOM DISCLOSED UNDER EXCEPTIONS FOR JOINT MARKETING AND FOR SERVICE PROVIDERS

In conducting our business, NFM may disclose NPI to nonaffiliated third party service providers to perform services for us or on our behalf. Additionally, NFM offers great products and services at competitive prices, and we may use NPI pursuant to certain joint marketing agreements between us and one or more other financial institutions to promote such products and services. Pursuant to these purposes, NFM may disclose to these parties any and all categories of NPI set forth in the section above titled "CATEGORIES OF NPI WE COLLECT".

PRIVACY POLICIES AND PRACTICES

OUR POLICIES WITH REGARD TO DISCLOSING NPI ABOUT YOU TO AFFILIATES AND TO NONAFFILIATED THIRD PARTIES

We do not disclose any NPI about our credit customers to anyone, including affiliates and nonaffiliated third parties, except as mentioned herein and as otherwise permitted by law. We do not sell information about our customers.

OUR POLICIES WITH REGARD TO DISCLOSING NPI ABOUT PERSONS WHO HAVE CEASED TO BE CUSTOMERS OF NFM TO AFFILIATES AND NONAFFILIATED THIRD PARTIES

We do not disclose any NPI about our past or present credit customers of NFM to anyone, including affiliates and nonaffiliated third parties, except as mentioned herein and as otherwise permitted by law. We do not sell information about our customers, past or present.

OUR SAFEGUARDS FOR PROTECTING NPI

We take your privacy very seriously. We have several layers of security in place to protect NPI against unlawful access by, or inadvertent disclosure to, unauthorized persons.

Access to your NPI by our employees, attorneys, and agents is controlled by a security clearance system. We restrict access to NPI about you to only those persons who may need to know that information for the purposes set forth herein. We maintain physical, electronic and procedural safeguards that comply with federal law to guard your NPI.

YOUR RIGHT TO OPT OUT OF CERTAIN DISCLOSURES TO AFFILIATES AND NONAFFILIATED THIRD PARTIES

Under Federal law, you have the right to restrict some, but not all, disclosures of your NPI. Federal law does not recognize a right to restrict disclosures of NPI for the purposes set out herein. If at any time we change our policies in this regard, we will provide you notice and provide you with directions on how to opt-out of such disclosures.