

## **PRIVACY POLICY**

**What does Northwest Michigan Community Action Agency 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.

**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(s) and income, account balances and payment history, and credit history and credit scores.

**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 the Northwest Michigan Community Action Agency chooses to share; and whether you can 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, Northwest Michigan Community Action Agency does share your information. You may not limit this sharing.

**For our marketing purposes** – to offer products and services to you, Northwest Michigan Community Action Agency does share your information. You may not limit this sharing.

**For joint marketing with other financial companies** Northwest Michigan Community Action Agency does share your information. You may not limit this sharing.

**For our affiliates' everyday business purposes** – information about your transactions and experiences, Northwest Michigan Community Action Agency does share your information. You may not limit this sharing.

**For our affiliates' everyday business purposes** – information about your creditworthiness, Northwest Michigan Community Action Agency does share your information. You may not limit this sharing.

**For our affiliates to market to you** Northwest Michigan Community Action Agency share your information. You may not limit this sharing.

Northwest Michigan Community Action Agency does share your information. May not limit this sharing.

**For nonaffiliates to market to you** Northwest Michigan Community Action Agency does share your information. You may not limit this sharing.

## **QUESTIONS:**

Call 231-947-3780 or go to [nmcaa.net](http://nmcaa.net)

### **WHO WE ARE**

**Who is providing the notice?** Northwest Michigan Community Action Agency

### **WHAT WE DO**

**How does Northwest Michigan Community Action Agency 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.

**How does Northwest Michigan Community Action Agency collect my personal information?**

We collect your personal information, for example, when you: open an account or deposit money, pay your bill or apply for a loan, use a 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

**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 otherwise.

### **DEFINITIONS:**

**Affiliates** – Companies related by common ownership or control. They can be financial or non-financial

**Nonaffiliates** – Companies not related by common ownership or control. They can be financial or non-financial

**Joint Marketing** – A formal agreement between nonaffiliated financial companies that together market financial products or services to you