

<b>FACTS</b>	<b>WHAT DOES ADVIA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	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"> <li>• Social Security Number</li> <li>• Transaction history, account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> When you are no longer our member, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share member/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 credit union chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Advia Credit Union (former NSCB) share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes – such as to process your transactions, maintain your accounts, 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	NO	We Do Not Share
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We Do Not Share
For our affiliates' everyday business purposes – information about your credit worthiness	NO	We Do Not Share
For Non-Affiliates to market to you	NO	We Do Not Share

<b>Questions?</b>	Call 847-244-5100 or visit <a href="http://www.adviacu.org/nscb">www.adviacu.org/nscb</a>
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<b>Who we are</b>	
Who is providing this notice?	Advia Credit Union (formerly NorthSide Community Bank or NSCB)
<b>What we do</b>	
How does Advia Credit Union (former NSCB) 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 Advia Credit Union (former NSCB) collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <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"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Advia CU (former NSCB) does not share with affiliates</li> </ul>
Non-affiliates	<p>Companies not already related by common ownership or control. They can be financial and nonfinancial companies (may vary regionally).</p> <ul style="list-style-type: none"> <li>• Non-affiliates we share can include insurance companies</li> </ul>
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"> <li>• Advia Credit Union (former NSCB) doesn't jointly market</li> </ul>
<b>Other important information</b>	
Please contact us with questions or concerns at 847-244-5100	