



Navigator

CREDIT UNION

Important Member Information

PRIVACY NOTICE

FACTS

WHAT DOES NAVIGATOR 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:

- 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 Navigator Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Navigator Credit Union 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
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 (228) 475-7300 or (800) 344-3281
- Visit navigatorcu.org to download a PDF of Navigator's Privacy Policy
- Mail the **form** below

Please note:

If you are a *new* Member, we can begin sharing your information 30 days from the date we sent this notice. 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 (228) 475-7300 or (800) 344-3281

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

Apply my choices only to me

Name

Address

City, State, Zip

Account #

Mail to:

Navigator Credit Union
P.O. Box 1647
Pascagoula, MS 39568

Who we are

Who is providing this notice?	Navigator Credit Union
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What we do

How does Navigator Credit Union 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 Navigator Credit Union collect my personal information?	We collect your personal information, for example, when you: <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 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: <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 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.

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.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

Navigator Credit Union is required by federal law to send you this form. The content and structure of this form are dictated by federal law. If you have any questions, please contact us at (228) 475-7300, (800) 344-3281 or service@navigatorcu.org.

Notice to Navigator Members - Volunteer Nominations

Pursuant to Article 6.2 of the bylaws of Navigator Credit Union, the following individuals have been nominated for the positions below. The election will be conducted by mailed ballot to follow. Nominations by petition must be received by Navigator's regular close of business on February 4, 2019. To obtain the official petition form, please contact Navigator Credit Union, attn.: Nominating Committee at P.O. Box 1647, Pascagoula, MS 39568. As there is at least one nominee for each open position, no nominees will be accepted from the floor at the Annual Meeting. The Nominees are:

<p>Tony Taylor Director, Term Ending 2022</p> <p>Tony Taylor is a Bronze Star recipient for meritorious service during Operation Iraqi Freedom and is currently Chair of Navigator Credit Union's Board of Directors. Tony enlisted in the Army National Guard at age 18 and retired as Command Sergeant Major after nearly three decades of service. At 21, Taylor entered the Electrical Apprenticeship Program at Ingalls Shipbuilding. After becoming a journeyman, he continued to advance through the ranks to the Craft Director position he holds today. Tony embraces his volunteerism with Navigator Credit Union with that same enthusiasm and dedication.</p>	<p>Mike Porter Overview Committee, Term Ending 2022</p> <p>In 2014, Mike was one of three individuals out of 38,000 Huntington Ingalls Industries employees to receive the prestigious President's Award for Excellence for Demonstrated Leadership. He is currently Overview Committee Chair. Mike grew up in the cities of Jackson and Pascagoula, graduated from Mississippi Gulf Coast Community College and then began his career with Huntington Ingalls. He is currently Trades Manager as well as manager of the Safety Center. Mike is described as honest, willing to help and a creative problem-solver, traits he puts to good use for Members. Mike also volunteers on behalf of the United Way and the American Red Cross.</p>
<p>Robert Harry Director, Term Ending 2022</p> <p>Robert Harry has represented Navigator Members since 1989 when he was first elected to the Overview Committee. He next served as an Advisory Board Member and was elected to the Board of Directors in 2009. Robert made a life-long career in security at Ingalls Shipbuilding. He started as a welder in 1966 and transferred to security in 1969 where he quickly rose from Security Guard to Security Commander. His work has garnered citations of excellence from a number of shipyard Presidents.</p>	<p>Ron Wilson Overview Committee, Term Ending 2022</p> <p>Ron Wilson has 33 years of shipbuilding experience and is currently serving in the Ingalls Research and Development group. During his tenure at Ingalls, he has served in various capacities from Apprentice to Director and is a graduate and Outstanding Apprentice from Ingalls Pipefitting Apprenticeship. He earned a Bachelor's degree in Mechanical Engineering from Mississippi State University and is also a Certified Six Sigma Black Belt. Ron has been volunteering for Navigator's Overview Committee.</p>
<p>Chris Hudson Director, Term Ending 2022</p> <p>Chris Hudson joined Navigator Credit Union's Overview Committee in 2015 and is now serving on the Board of Directors. The MSU graduate began his 23-year career with Ingalls Shipbuilding as a Rust Machine Operator and has risen to the level of Payroll Manager. Chris has extensive human resources experience, with expertise in payroll, retirement plan systems, stock purchase plan and administration of early out retirement programs. He has also been involved in labor union contract negotiations. This wide-ranging professional experience adds a special dimension to the contributions Chris makes to Navigator Credit Union.</p>	<p>Cheryl McCollum Overview Committee, Term Ending 2021</p> <p>Cheryl McCollum is Operations Administration Manager at Ingalls Shipbuilding. In that role, she provides support for a number of divisions, including Human Resources, Payroll, Labor Relations, Supply Chain and Finance. Prior to joining Ingalls 18 years ago, she spent 13 years as an Accredited Residential Manager, working with a management firm for multi-family housing in Mississippi, Texas, Florida and Illinois. The Pascagoula native is a member of Elks Lodge 2501 of Ocean Springs and is Chaplain for the Lodge. She currently serves on the Overview Committee and is committed to financial wellness.</p>
<p>Dave Whitney Supervisory Committee, Term Ending 2022</p> <p>Dave Whitney served as a member of the Overview Committee from 1994 to 2000, and in 2001, he joined the Supervisory Committee, where he has been integral in monitoring operations for our Members. He retired from Ingalls Shipbuilding after 43 years, starting as a sheet metal apprentice and completing his career as Senior Craft Director. He also served as shipyard representative for all Operations employees in four labor management contracts. Dave spent six years in the Army National Guard in Pascagoula. A native of Somerville, Mass., he graduated from Silver Lake Regional High School in Kingston, Mass.</p>	