



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
- account transactions

When you are *no longer* our member, we continue to share your information as described in this notice.

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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (800) 344-3281 or email Service@navigatorcu.org

Who we are	
Who is providing this notice?	Navigator Credit Union
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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Navigator Credit Union does not share with affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Navigator Credit Union does not share with nonaffiliates
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Financial companies include such companies as CUNA Mutual Group

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 10, 2020. 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>Tommy Leonard Director, Term Ending 2023</p> <p>Beginning as a member of the Overview Committee in 1993, Tommy has utilized his financial expertise to assist members seeking financial solutions. In 2013, he became an Advisory Member to the Board of Directors and then an elected Board Member in 2016. He was employed by Ingalls Shipbuilding for nearly 40 years, where he completed his tenure as Manager, OPS Administration and Budgets. In addition, he has been an active volunteer in numerous community organizations.</p>	<p>Cynthia Bowles Overview Committee, Term Ending 2023</p> <p>Cynthia is currently a Central Planning Support and Integration Manager at Ingalls Shipbuilding, with a career that spans 33 years at Ingalls. She attended Tuskegee University, earning a Bachelor's of Science degree in Electrical Engineering. After receiving her B.S. degree in May, she joined the Ingalls shipbuilding team the following July. Her volunteer service with Navigator Credit Union began in 2017 as a member of the Overview Committee.</p>
<p>Carlos Lett Director, Term Ending 2023</p> <p>As a Talent Acquisition Manager, Carlos utilized his human resources skills through service on the Overview Committee prior to extending his commitment to Navigator when he was elected to the Board of Directors in 2017. He earned his MBA and BS degrees in Industrial Engineering Technology from the University of Southern Mississippi and has completed coursework in Computer Science and Psychology.</p>	<p>Steve Pierce Overview Committee, Term Ending 2023</p> <p>In his role as Manager, Risk Management and Property Accounting, Steve has a wealth of experience in areas of risk management, insurance administration, general accounting, worker's compensation claims administration and contract negotiations, along with financial analysis, planning and reporting. He earned his B. A. Degree in Accounting from Mississippi State University and is a current member of Navigator's Overview Committee.</p>
<p>Carl Perry Supervisory Committee, Term Ending 2023</p> <p>In 2001, Carl joined the Supervisory Committee to help ensure the safety and soundness of Navigator Credit Union. In 2014, he was named Manager, Estimating and Pricing for Ingalls Shipbuilding, managing multi-billion dollar cost proposals for HII-Ingalls. The current Supervisory Committee Chair earned his BS in Industrial Engineering from the University of Florida and has completed executive training programs from both the Harvard and Wharton Business schools.</p>	<p>Trey Sublett Overview Committee, Term Ending 2021</p> <p>Trey is a Pascagoula native and holds a Bachelor's of Accountancy Degree from Mississippi State University. He's a Senior Program Finance Analyst at Ingalls Shipbuilding, where has worked for seven years. Trey is a Licensed Certified Public Accountant, with expertise in financial forecasting, reporting and analysis. He volunteers for community events and enjoys a number of sporting activities, including boating and fishing.</p>