

Privacy Policy

Notice of Your Financial Privacy Rights

Badger Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for the Credit Union.

To ensure that you can rely up on the quality of products and services we make available, your credit union stands behind the following privacy policies:

FACTS	WHAT DOES BADGER 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: <ul style="list-style-type: none"> • Social Security number and Driver's License • Credit Report and Credit History • Employer and Residential History When you are <i>no longer</i> a member, we continue to share your information as described in this notice.	
How?	All financial companies need to share non-public 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 Badger Credit Union chooses to share; and whether you can limit this sharing	
	Reasons we can share your personal information	Does Badger Credit Union share?
	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
	For our marketing purposes – To offer our products and services to you	Yes
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes – Information about your transactions and experiences	No
	For our affiliates' everyday business purposes – Information about your credit worthiness	No
	For nonaffiliates to market to you	No
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	No
	For our marketing purposes – To offer our products and services to you	No
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes – Information about your transactions and experiences	No
	For our affiliates' everyday business purposes – Information about your credit worthiness	No
	For nonaffiliates to market to you	No
Questions	Call 715-582-4002 or go to the office during regular business hours.	

What We Do	
Who is providing this notice? Badger Credit Union	
How does Badger 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. We maintain physical, electronic and procedural safeguards and limit access to information to those employees for whom access it is appropriate.
How does Badger 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 joint account • Apply for a loan or are joint on a loan • Make deposits or withdrawals We also collect your personal information from Credit Bureaus or Title Companies.
Why can't I limit all sharing?	Federal law give 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 non-affiliates 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 non-financial companies. <ul style="list-style-type: none"> • none
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • none

Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>none</i>
Other Important Information	
<p>Your Credit Union does not have affiliated companies, and we do not share your information with any third parties for joint marketing. You are allowed to review your personal information for accuracy during regular office hours at a time mutually agreed upon by both parties.</p> <p>Thank you for using Badger Credit Union!</p>	

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