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QUARTERLY NEWSLETTERS

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PRIVACY

Your privacy is of the utmost importance to us. Please read our guidelines below and don't hesitate to <u>contact us with any questions</u>.

FACTS	WHAT DO WE 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 transaction history When you are no longer our customer, we do not continue to share your information as described by this notice. 	
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Bent River Community Credit Union chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Community 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	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates' to market to you	No	We don't share
For nonaffiliates' to market to you	No	We don't share

Does Bent River

What we do

How does Bent River Community 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 collect your personal information, for example, when you

How does Bent River Community Credit Union collect my personal information?	 Open new accounts or make a wire transfer Pay your bill 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 l 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. See below for more on your rights under state law.
	Definitions
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Includes: Iowa Corporate, CUNA Mutual, Equifax/Systronics Inc
Nonaffiliates	 Companies not related by common ownership or control. They can be financial and nonfinancial companies. Bent River Community Credit Union does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Bent River Community Credit Union doesn't jointly market

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