



# Privacy Notice

of Business & Industrial FCU

"Your Community Credit Union"

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## BUSINESS AND INDUSTRIAL

## FEDERAL CREDIT UNION

## PRIVACY NOTICE AND DISCLOSURE

Business and Industrial Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at:

(812)372-6091 or Toll Free at 1-800-523-2240

or write to:

Business and Industrial Federal Credit Union  
740 N. Marr Rd.  
Columbus, IN 47201

July, 2011

### FACTS

#### WHAT DOES BUSINESS & INDUSTRIAL FEDERAL 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:

- n Social Security number and account transactions
- n Account balances and payment history
- n Credit history and transaction history

When you are *no longer* our customer, we continue to share your information as described in 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 Business & Industrial Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Business & Industrial Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	NO
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	NO
<b>For joint marketing with other financial companies</b>	NO	NO
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	WE DON'T SHARE

<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
<b>For non-affiliates to market to you</b>	NO	WE DON'T SHARE

**Questions?** Call 812-372-6091 or 1-800-523-2240

Who we are	
<b>Who is providing this notice?</b>	Business & Industrial Federal Credit Union

What we do	
<b>How does Business &amp; Industrial Federal Credit Union protect my personal information?</b>	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.
<b>How does Business &amp; Industrial Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>n Open an account or Deposit money</li> <li>n Pay your bills or Apply for a loan</li> <li>n Use your credit or debit card</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>n sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>n affiliates from using your information to market to you</li> <li>n sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>n <i>Business &amp; Industrial Federal Credit Union has no affiliates</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>n <i>Business &amp; Industrial Federal Credit Union does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>n <i>Business &amp; Industrial Federal Credit Union does not jointly market.</i></li> </ul>

**What Members Can Do to Help**

Business and Industrial Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

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**E-mail** us with questions or comments!

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*Federally insured to \$250,000 by NCUA*  
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