

Privacy Statement

FACTS

WHAT DOES CITIZENS COMMUNITY 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, Name and Address, and Income• account balances and transaction history• transaction or loss history and credit history When you are <i>no longer</i> 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 customers' personal information; the reasons Citizens Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens 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	NO	We don't share
For joint marketing with other financial companies	NO	We don't share
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 us at (701) 662-8118
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Who we are

Who is providing this notice?	Citizens Community Credit Union
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What we do

How does Citizens 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.
How does Citizens Community Credit Union collect my personal information?	We will enter into a written contract with each company with whom we have a joint marketing agreement to ensure your nonpublic personal information will be kept confidential. We collect your personal information, for example, when you <ul style="list-style-type: none">• open an account or make deposits or withdrawals to your account• apply for insurance or apply for a loan• provide employment information or make a wire transfer 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">• For example, consumer reporting agencies, data or check processors, check/share draft printers, companies who print your account statements, plastic card processors, and government agencies.
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

For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.