

Privacy Policy

What Does DECU Do With Your Personal Information?

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| 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Social Security number <input type="checkbox"/> Account balances <input type="checkbox"/> Payment history <input type="checkbox"/> Transaction history <input type="checkbox"/> Account transactions <input type="checkbox"/> Checking account information <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p> |
| 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 Deere Employees Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Deere Employees Credit Union share? | Can you limit this sharing? |
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| 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 |

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| Questions? | Call toll-free 1-800-338-6739 |
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Deere Employees Credit Union serves employees of Deere & Company and their families. Deere Employees Credit Union is not otherwise affiliated or connected with Deere & Company or John Deere other than being licensed to use "Deere" in its corporate name. It is an independent credit union wholly owned by its members and chartered under the laws of the State of Illinois.

| What We Do | |
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| How does Deere Employees Credit Union protect my personal information? | <p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p> |
| How does Deere Employees Credit Union collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <input type="checkbox"/> Open an account <input type="checkbox"/> Apply for a loan <input type="checkbox"/> Give us your contact information <input type="checkbox"/> Provide your mortgage information |

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| | <ul style="list-style-type: none"> Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> Deere Employees Credit Union has no affiliates |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> Deere Employees Credit Union does not share with nonaffiliates so they can market to you. |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> Our joint marketing partners include insurance companies. |
| Other Important Information | |
| <p>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.</p> <p>For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Members. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.</p> | |



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