



## Privacy Notice

<b>FACTS</b>	<b>WHAT DOES DIVERSIFIED CREDIT UNION (DCU) DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.	
<b>What?</b>	<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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit score</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>	
<b>How?</b>	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 DCU chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does DCU share?</b>
	<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
	<b>For our marketing purposes -</b> to offer our products and services to you	No
	<b>For joint marketing with other financial companies</b>	No
	<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	N/A
	<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	N/A
	<b>For affiliates to market to you</b>	N/A
	<b>For nonaffiliates to market to you</b>	N/A
<b>Questions?</b>	Call 612.321.4964	
<b>What We Do</b>		
<b>How does DCU 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 DCU collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit card or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>	
<b>Why can't I limit all my sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>	

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

### Disclaimer

This Web site is provided by Diversified Credit Union to furnish our members with information about credit union programs and services. All information presented is believed to be accurate, however, accuracy cannot be guaranteed. This Web site is not intended to render accounting, tax, legal, or other professional advice or services.

### DIVERSIFIED CREDIT UNION

[Linden CenterPoint Branch](#) 612-321-5300    [LaSalle Plaza Branch](#) 612-321-4964  
 Outside Metro: 800-333-7757    [Waseca Branch](#) 507-833-4320

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Your savings federally insured to at least \$250,000  
 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

