

# Division 10 Highway Employees' Credit Union

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## Privacy

Rev. 01/2011

### FACTS

**WHAT DOES Division 10 Highway Employees' 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:

- **Social Security number** and **share account information**
- **Credit history** and **employment information**
- **Income** and **payment 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 **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 **Div. 10 Hwy. Emp. CU** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Division 10 Hwy. Emp. CU 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**

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 (573) 472-5373 or go to [info@div10cu.com](mailto:info@div10cu.com)

### Who we are

Who is providing this notice?

Division 10 Highway Employees' Credit Union

### What we do

How does Div. 10 Hwy. Emp. CU 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 **Div. 10 Hwy. Emp. CU** collect my personal information?

We collect your personal information, for example, when you

- **Open an Account** or **Apply for a loan**
- **Deposit money** or **give us your employment history**
- **Provide employment information**

**We also collect your personal information from others, such as credit bureaus or other companies.**

Why can't I 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.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- **Division 10 Highway Employees' Credit Union does not share with our affiliates.**
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### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **Division 10 Highway Employees' Credit Union does not share with nonaffiliates so they can market to you.**
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### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **Division 10 Highway Employees' Credit Union doesn't jointly market.**
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### Other important information

Division 10 Highway Employees' Credit Union

**Div. 10 Hwy. Emp. CU**

Open an account, apply for a loan, Deposit money,  
give us your employment history  
Provide employment information.

We also collect your personal information from others, such as credit bureaus or other companies.

*Division 10 Highway Employees' Credit Union does not share with our affiliates.*

*Division 10 Highway Employees' Credit Union does not share with nonaffiliates so they can market to you.*

*Division 10 Highway Employees' Credit Union doesn't jointly market.*

