



11 West Second Street
Duluth, MN 55802

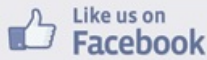
Contact Us:
218-722-9242

Toll free:
800-378-3828

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Duluth, MN
36 °F / 2 °C

Mostly Cloudy
at 06:46 AM

Click for Forecast

Privacy Disclosure

FACTS	WHAT DOES DULUTH TEACHERS CREDIT UNION (DTCU) 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 • Credit card or other debit • Credit history • Checking account information • Account transactions • Employment information When you are <i>no longer</i> a member, we may 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 DTCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DTCU share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain 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 or information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (218) 722-9242, 1-800-378-3828 or go to www.dtcu.net

What We Do

How does DTCU 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.

<p>How does DTCU collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Give us your contact information • Provide your mortgage information • Pay us by check • Make a wire transfer • Give us your wage statements <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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.</p>

Definitions	
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • DTCU doesn't jointly market
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • DTCU does not share with nonaffiliates so they can market to you.
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • DTCU does not share with our affiliates.



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