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# Simple Solutions for Your Life

[Home \(http://lakestatecu.com/\)](http://lakestatecu.com/) | [Calculators \(http://lakestatecu.com/services-info/tools-resources/calculators/\)](http://lakestatecu.com/services-info/tools-resources/calculators/)

[Locations \(http://lakestatecu.com/services-info/tools-resources/branch-atm-locator/\)](http://lakestatecu.com/services-info/tools-resources/branch-atm-locator/)

[Contact Us \(http://lakestatecu.com/services-info/information/contact-us-main/\)](http://lakestatecu.com/services-info/information/contact-us-main/)

[Rates \(http://lakestatecu.com/rates-svngs-loans/savings-rates/\)](http://lakestatecu.com/rates-svngs-loans/savings-rates/)

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## Privacy Notice



<http://lakestatecu.com/wp-content/uploads/2013/10/Miscellaneous-Accnt-Headers-privacy.jpg>

**Contact Us** (<http://lakestatecu.com/services-info/information/contact-us-main/>)

<b>FACTS:</b>	<b>WHAT DOES LAKE STATE CREDIT UNION 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 scores</li> </ul> <p>When you are no longer 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 Lake State Credit Union chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Lake State Credit Union 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	YES
	<b>For joint marketing with other financial companies</b>	YES
	<b>For our affiliates' everyday business purposes</b> - Information about your transactions and experiences	NO
	<b>For our affiliates' everyday business purposes</b> - Information about your creditworthiness	NO
	<b>For our affiliates to market to you</b>	NO
		<b>Can you limit this sharing?</b>
		NO
		NO
		NO
		NO
		NO

For non-affiliates to market to you		NO	NO
<b>Question?</b>	Call 1-800-247-0695, (218)- 485-4444 or go to <a href="http://www.lakestatecu.org">www.lakestatecu.org</a> . ( <a href="http://www.lakestatefcu.org/">http://www.lakestatefcu.org/</a> )com		
<b>What we do</b>			
<b>How does Lake State Credit Union 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 Lake State Credit Union 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 or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>		
<b>Why can't I limit all 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>		
<b>Definitions</b>			
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Lake State Credit Union has no affiliates</li> </ul>		
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Lake State Credit Union does not share with non-affiliates so they can market to you</li> </ul>		
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Lake state Credit Union doesn't jointly share</li> </ul>		



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



Equal Housing Lender We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.