









FACTS	WHAT DOES RAILWAY 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      - Date of Birth - Address                                - Legal Name - Account Number                    - E-mail address 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 member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Railway Credit Union chooses to share; and whether you can limit this sharing.

### Quick Links

-  [Become a Member](#)
-  [Apply for a Loan](#)
-  [ATM Locator](#)
-  [Newsletters](#)
-  [Career Opportunities](#)
-  [RCU Clubs](#)

### Latest News

**Important Fraud Alert**  
3/19/14 (Wed) -

Reasons we can share your personal information	Does Railway Credit Union share?	Can you limit this sharing?
<b>For our every day 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	NO
<b>For our marketing purposes-</b> To offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	NO
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences	YES	NO
<b>For non-affiliates to market to you</b>	NO	NO
<b>Questions?</b>	Call us at 701-222-8736 or go to <a href="http://www.railwaycu.com">www.railwaycu.com</a>	

Who we are	
Who is providing this notice?	Railway Credit Union
What we do	
How does Railway Credit Union 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 Railway Credit union collect my personal information?	We collect your personal information, for example, when you

	<ul style="list-style-type: none"> <li>- Apply for membership or Apply for loans</li> <li>- Enroll in e-services or Order checks</li> </ul>
<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 nonaffiliates 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 nonfinancial companies.</p> <ul style="list-style-type: none"> <li>•None</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>•Compliance One Prodraft Harland Clarke Harland Financial Solutions My Kept Data Vantiv CUNA Mutual Life Investors Allied Solutions Excess Share Insurance</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>•None</li> </ul>
<b>Other important information</b>	
<p>The above listed third parties are given your personal information in order to assist in providing you the services you have requested such as a checking account or debit card. They are not permitted nor do they use your personal information for their own marketing benefits.</p> <p>We do not disclose non-public personal information about former members.</p>	

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