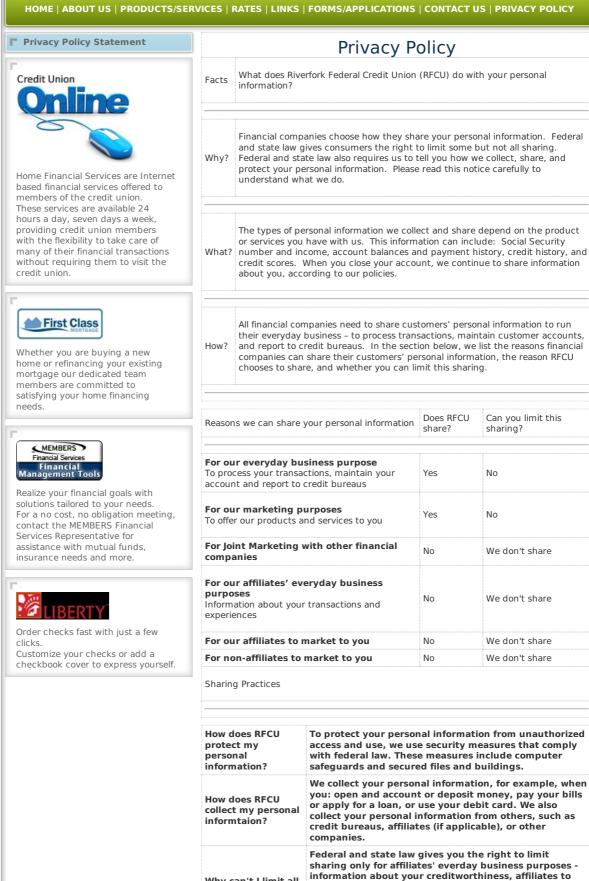


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Why can't I limit all

sharing?

Definitions

The actions necessary by financial companies to run

market to you, or non-affiliates to market to you. North

Dakota state law and individual companies may give you additional rights to limit sharing so htat the credit union cannot participate in joint marketing arrangements.

| | Everyday bus purpose | ness their business and manage processing transactions, m providing information to c | The actions necessary by manchar companies to run their business and manage customer accounts, such as: processing transactions, mailings, and audit services, providing information to credit bereaus, or responding to court orders and legal investigations. Companies related by common ownership or control. They can be financial and non-financial companies. REFCU does not share with affiliates. Companies not related by common ownership or control. They can be financial and non-financial products or services to you. RFCU does not share with affiliates. | |
|---|--|--|--|--|
| | Affiliates | They can be financial and i | | |
| | Non-affiliaties | They can be financial and i | | |
| | Join Marketing | A formal agreement betwe companies that together n services to you. RFCU does marketing arrangements. | narket financial products or | |
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| and generation of g | | | | |