

Privacy Policy

Revised December 2010

FACTS	WHAT DOES UTILITIES CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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Why? Credit unions and financial companies choose how they share your personal information. Federal law gives members/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, assets and income
- Account balances, payment history, parties to transactions and credit card usage.
- Credit history

When you are *no longer* our member, we continue to share your information as described in this notice.

How? All credit unions and financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons credit unions and financial companies can share their members' personal information; the reasons Utilities Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UCU Share?	Can you limit this sharing?
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	Yes, only with signed marketing agreement	No
For our affiliates' everyday business purposes –Information about your transactions and experiences	No, we do not share	No
For our affiliates' everyday business purposes –Information about your creditworthiness	No, we do not share	No
For non-affiliates to market to you	No, we do not share	No

Questions?	Call 715-737-2467 or go to www.myucu.org

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Who we are	
Who is providing this notice?	Utilities Credit Union
What we do	
How does UCU 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 UCU collect my personal information?	<p>We collect personal information, for example when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Use your credit card • Make deposits or withdrawals from your account • Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Utilities Credit Union has no affiliates
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Utilities Credit Union does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

services to you.

- **Utilities Credit Union** does not jointly market

Other important information