

**FACTS**

**WHAT DOES BRAINERD BN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<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</li> <li>▪ Account balances and account transactions</li> <li>▪ Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> 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 Brainerd BN Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Brainerd BN Credit Union share?	Can you limit this sharing?
<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	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For our affiliates’ everyday business purposes</b> - Information about your transactions and experiences	No	We don’t share
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates’ everyday business purposes</b> - Information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For non-affiliates to market to you</b>	No	We don’t share

**Questions?**

Call (218)829-9065, (877)829-9065 or [www.bbncu.org](http://www.bbncu.org)

What we do	
<b>How does Brainerd BN 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 Brainerd BN 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 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>

Definitions	
<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>▪ The Servion Group</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>▪ Alloya Corporate Federal Credit Union</li> <li>▪ Fiserv</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>▪ CUNA Mutual Group</li> </ul>

Other important information
<p><b>WHAT MEMBERS CAN DO TO HELP</b></p> <p>Brainerd BN Credit Union is committed to protecting the privacy of its members. You can help by following these simple guidelines:</p> <ul style="list-style-type: none"> <li>▪ Protect your account numbers, plastic card numbers, PINs or passwords</li> <li>▪ Use caution when disclosing your account numbers, social security numbers, etc to other persons. If someone calls you explaining the call is on behalf of the Credit Union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.</li> <li>▪ Keep your information with us current. If your address or phone number changes, please let us know.</li> </ul>