

IMPORTANT NOTICE
Privacy Policy



March 2014

FACTS WHAT DOES BLACKHAWK COMMUNITY 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 Blackhawk Community Credit Union's Privacy Policy.

What? The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Social Security number and income
- Account balances and transaction history
- Credit history or credit scores

When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.

How? 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 Blackhawk Community Credit Union chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES BLACKHAWK COMMUNITY CREDIT UNION 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	No
For our affiliates' everyday business purposes Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (800) 779-5555 or send us an email at info@bhccu.org

What We Do	
<p>How does Blackhawk Community Credit Union protect my personal information?</p>	<p>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.</p> <p>We also restrict access to nonpublic personal information about you to those employees and volunteers who have a specific business purpose in utilizing your data.</p>
<p>How does Blackhawk Community Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or show your government-issued ID • apply for a loan or use your credit or debit card • Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law only gives you the right to limit information sharing as follows:</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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Blackhawk Community Credit Union has no Affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include insurance companies, federal, state, and local governments (as permitted by law), direct marketing companies, product servicing companies, consumer reporting agencies, credit card companies, and auditors.
<p>Joint marketing</p>	<p>A formal agreement between Blackhawk Community Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include financial service providers.

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