



## Privacy Policy

### **N.W. Iowa Credit Union Privacy Notice**

N.W. Iowa Credit Union's single purpose is to provide you with financial products and services to meet your goals. We intend to offer you diverse financial services including competitive products made available by our strategic relationships with other financial institutions. We believe these are the reasons you do business with us because we have a strong history of protecting our members privacy.

We are required by law to give you this privacy notice. It describes our policies and practices that protect your privacy and enable us to share information to make available competitive financial products and services. If you have any questions after reading, please contact us at 1-800-711-7676.

What follows is a description of the information we collect and disclose, including the parties who receive non-public information from us. This notice also explains your right to inform us if you do not want us to disclose certain information about you to other parties.

### **Information We Collect About You**

We collect information:

- From you on applications, other forms, and from a credit reporting agency.
- Information obtained when verifying the information you provide on an application or other form(s) (this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions); and
- We may obtain from consumer purchasing and census data provided to develop competitive marketing programs for our members.

We may disclose all of the information we collect as described above, as permitted by law.

### **Parties Who Receive Information from Us**

We may disclose nonpublic personal information about you to:

- Financial companies such as insurance companies, mortgage service companies and securities broker-dealers.
- Non-financial companies such as consumer reporting agencies, retailers and travel agencies, and
- Others such as non-profit organizations.

N.W. Iowa Credit Union may also share your nonpublic personal information with other affiliates as permitted by law.

# Privacy Information

## Disclosure of Information to Parties that Provide Services to Us

We may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted by or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize or protect the security of our financial records.

## Disclosure of Information About Former Members

If you decide to terminate your membership with N.W. Iowa Credit Union we will not share information we have collected about you, except as may be permitted or required by law.

## How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard you from nonpublic personal information.

## What Members Can Do To Help

N.W. Iowa Credit Union is committed to protecting the privacy of its members and customers. You can help by following these simple guidelines:

- Protect your account numbers, and card numbers, PIN's (Personal Identification Numbers) and passwords. Never keep you PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on the 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.
- Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!