

# **PRIVACY NOTICE DISCLOSURE**

Northern Hills Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a Financial Service Associate at 605-347-4527.

## **INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU**

We collect nonpublic personal information about you from the following sources:

- *Information we receive from you on applications or other forms;*
- *Information about your transactions with us or others;*
- *Information we receive from a consumer reporting agency; and*
- *Information obtained when verifying the information you provide on applications or other forms. This may be obtained from your current or past employers or from other financial institutions where you conduct financial transactions.*

We may disclose all the information we collect, as described previously and as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

## **HOW WE PROTECT YOUR INFORMATION**

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. Our staff is trained in the importance of safeguarding member privacy and maintaining confidentiality. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We do not knowingly solicit information from children under 13 without parental consent. Northern Hills Federal Credit Union is committed to protecting children's identities and information online.

## **WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY**

- Protect your account numbers, card numbers, PIN(s) (personal identification number) and passwords. Never keep your PIN with your debit or credit card that 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 behalf of the credit union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us 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.

