

# FACTS

## WHAT DOES BLACKHAWK AREA 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 and <b>Account Balances</b></li> <li>■ <b>Credit History</b> and <b>Credit Scores</b></li> <li>■ <b>Payment History</b> and <b>Overdraft History</b></li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>member's</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>member's</b> personal information; the reasons <b>Blackhawk Area C.U.</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Blackhawk Area C.U. 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 joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 815-273-4503 or go to <a href="http://www.bacu.org">www.bacu.org</a>
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