

BLACKHAWK FEDERAL CREDIT UNION

PRIVACY NOTICE

FACTS **What Does Blackhawk Federal Credit Union Do With Your Personal Information?**

Why? Financial Institutions 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.

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

- * Social Security Number
- * Income
- * Account balances
- * Credit History
- * Account transactions
- * Checking account information

How? All financial institutions 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 Federal chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Blackhawk Federal 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	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes -- information about your transactions and experiences	NO	N/A
For our affiliates' everyday business purposes -- information about your creditworthiness	NO	N/A
For nonaffiliates to market to you	YES	YES

To limit our sharing

- * Call 724-846-7929 - speak with us about your concerns and choices
- * Email us at info@bfcu.net with your request

Please note:
If you are a *new* member, we can begin sharing your information within 30 days from the date you receive this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call 724-846-7929 or email us at info@bfcu.net

What we do	
How does Blackhawk Federal Credit Union protect my personal information?	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.
How does Blackhawk Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> * Open an account * Apply for a loan * Make deposits or withdrawals from your account <p style="text-align: right;"> <ul style="list-style-type: none"> * Provide account information * Show your driver's license </p> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</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 with non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>* <i>Blackhawk Federal Credit Union has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>* <i>Nonaffiliates we share with can include, but are not limited to: insurance companies, mortgage brokers, and real estate appraisers.</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>* <i>Our joint marketing partners include, but are not limited to: insurance companies, mortgage brokers, credit card servicing providers.</i></p>

Other important information
To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protection and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

What members can do to help
<p>Blackhawk Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:</p> <ul style="list-style-type: none"> * Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. * Never keep your PIN with your 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 others. 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. * Keep your information with us current. If your address or phone number changes, please let us know. 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. * Let us know if you have questions. Please do not hesitate to call us; we are here to serve you.