

NORTHWOODS NEWS



A Quarterly Newsletter published for the Member-Owners of Indianhead Credit Union

Do Not Get Hacked

Protect your data on your computer, do not click on pop-ups; if your computer is infected with a virus take it to a local company to have it cleaned. Do not allow anyone access into your computer unless you know them personally. If your computer is hacked and you save your passwords on your computer, the hacker just needs to click on the short cut and they are into your online accounts. If you get a pop-up that says your computer has a virus or malware and they are from Microsoft or Apple or any computer company and they want to help you, do not believe the information. Legitimate companies do not operate via pop-ups on the internet only criminals do. Criminals want to steal your personal information that is on your computer to get access to your accounts to steal your money.

PRIVACY NOTICE

FACTS

WHAT DOES Indianhead 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 what we do.						
What?	<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> <table border="0"> <tr> <td>■ Social Security number and</td> <td>Loan Application</td> </tr> <tr> <td>■ Payment History and</td> <td>Checking Account Information</td> </tr> <tr> <td>■ Credit History and</td> <td>Wire Transfer Instructions</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	■ Social Security number and	Loan Application	■ Payment History and	Checking Account Information	■ Credit History and	Wire Transfer Instructions
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■ Payment History and	Checking Account Information						
■ Credit History and	Wire Transfer Instructions						
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 Indianhead Credit Union chooses to share; and whether you can limit this sharing.						

Reasons we can share your personal information	Does Indianhead 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
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 non-affiliates to market to you	No	We don't share

Questions?

Call 715-635-8273 or go to www.indianheadcu.org

Who we are

Who is providing this notice?

Indianhead Credit Union

What we do

How does Indianhead 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 Indianhead Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or Give us contact information
- Apply for loan or Pay us by check
- Use your Debit or ATM Card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Indianhead Credit Union has no affiliates.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Indianhead Credit Union does not share with non-affiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Indianhead Credit Union does not jointly market.

Other important information