# WHAT DOES BLACK HILLS FEDERAL 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?
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 and account balances
- Credit history and credit scores
- Income and payment history

## 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 Black Hills Federal Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Black Hills Federal Credit Union share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For our everyday business purposes</strong> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our marketing purposes</strong> – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> – information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates’ everyday business purposes</strong> – information about your creditworthiness</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>For our affiliates to market to you</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>For nonaffiliates to market to you</strong></td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

## To limit our sharing
- Call (605) 718-1818 or toll free (800) 482-2428 - our representatives will assist you with your choice(s).

**Please note:**
If you are a new member, we can begin sharing your information 30 days from the date we sent 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 (605) 718-1818 or toll free (800) 482-2428
## Who we are

| Who is providing this notice? | Black Hills Federal Credit Union  
BHFCU Insurance Services, LLC  
Midwest Business Solutions, LLC; DBA Pactola |

## What we do

| How does Black Hills 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 Black Hills Federal Credit Union collect my personal information? | We collect your personal information, for example, when you  
open an account or use your credit or debit card  
show your government-issued ID or apply for financing  
made deposits or withdrawals from your account  
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 nonaffiliates to market to you  
State law and individual companies may give you additional rights to limit sharing. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account- unless you tell us otherwise. |

## Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
Our affiliates include financial companies, such as BHFCU Insurance Services, LLC and Midwest Business Solutions, LLC; DBA Pactola. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
Black Hills Federal Credit Union does not share with our nonaffiliates so they can market to you. |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
Our joint marketing partners include loan recapture programs and insurance companies. |

## Other important information