Additional Privacy Information

Privacy and the Black Hills Federal Credit Union Website
Black Hills Federal Credit Union values your trust and confidence, no matter how you are interacting with us. We adhere to our Privacy Policy at all times, including at the branch, on the phone, in the mail and on the Internet.

The Internet is such a relatively new and different medium; therefore, we have adopted standards and practices that we use to protect your privacy. These work in conjunction with our existing Privacy Policy.

Black Hills Federal Credit Union is committed to protecting the information of members and visitors who use our website.

Secure Transmissions
Black Hills Federal Credit Union has established security standards for accessing Black Hills Federal Credit Union that provides for protection of personal information. These security standards include the requirement of access codes, firewalls, and encryption technologies to protect information you submit on our website. Find out more about Internet Security.

Cookies
We may receive and store certain types of information when you use our website. Like many websites, we use cookies to let you personalize our site, to allow you to avoid re-entering information when returning to the site and to gather data about how visitors use our website. A cookie is a small piece of information that a website stores on the computer you are using that can be retrieved later. The cookie cannot be read by a website other than the one that set the cookie.

Information gathered online
As with information we collect through other means, we use the information you provide online to respond to your needs, service your accounts, and provide you information about other services. Black Hills Federal Credit Union collects and stores for staff use only information such as names, addresses, phone numbers, email addresses, user identification, and passwords of members who conduct business on our website. We may use this information in surveys to improve the quality of our website information and services to our members.

E-Mail
When you send us an e-mail, Black Hills Federal Credit Union will retain your e-mail address, the content of the e-mail and our response to best serve you and assist us with and follow-up questions that you may have. Our e-mails are not secure; if the information that you are sending to us is confidential in nature, please consider using other means of communication such as the telephone, fax, or mail.

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

Links to other sites
We provide a variety of links to non-BHFCU websites, such as merchants and information

sources. While we attempt to monitor these sites to maintain our high standards, we offer these links only as a convenience to our members.

If you choose to leave Black Hills Federal Credit Union's website, you will visit a web-site that is not operated by the credit union. Black Hills Federal Credit Union is not responsible for the content or availability of linked sites.

Please be advised that Black Hills Federal Credit Union does not represent either the third party or you, the member, if you enter into a transaction. Further, the privacy and security policies of the linked site may differ from those practiced by the credit union.

Black Hills
FEDERAL CREDIT UNION

Rev. 08/01/26

FACTS

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.

Reasons we can share your personal information	Does Black Hills Federal 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 to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

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 Black Hills Trust Company, LLC

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 ▪ make 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, Black Hills Trust Company, LLC.*
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 or agencies.*

Other important information