

Privacy Notice and Disclosure

Minnco Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. If after reading this notice you have questions, please contact us at: Minnco Credit Union • 235 1st Ave West • Cambridge, MN 55008 • 763-689-1071

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Other information about your transactions with nonaffiliated third parties

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, and mortgage service companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors, direct marketers, and government agencies

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions



as you authorize, or protect the security of our financial records.

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

Disclosure of Information About Former Members

If you terminate your membership with Minnco, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

Minnco Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- 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 other persons. 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're here to serve you!

WOW!! winners selected for exceptional service



Wow!!

(left to right)

Rhonda & Cyndy, September
Tracy, Mindy & Sandy, October
Christine, November
not pictured: Jackie



Meet Jeffrey, Minnco's 2009 Chain of Hearts "spokeskid"

Last February Jeffrey and his family received the difficult news: Jeffrey had cystic fibrosis (CF). CF causes the production of abnormally thick mucus which leads to blockage of the pancreatic ducts, intestines and bronchi. Though Jeffrey had been a sick child and had pneumonia several times, the diagnosis came as a surprise. But he's not letting it get him down. Jeffrey enjoys the outdoors and many of the same things other seven-year-old boys do: lizards, frogs and 4-wheelers. Minnco's annual *Chain of Hearts* fundraiser will be held from January 20–February 14. Your generosity makes it possible for children like Jeffrey to receive top-notch care at Gillette Children's Specialty Healthcare. Thank you for helping us help others!

Interested in serving as a volunteer?

Would you like to serve your credit union in a volunteer position? At Minnco's annual meeting, members participate in the election of our volunteers. This year there are two openings on the Board of Directors and one opening on the Supervisory Committee. If you have an interest in serving in either capacity, pick up an application at a Minnco office, indicate the position you are interested in applying for, and include with it a brief biography. Return the items by Friday, February 27, 2009. If you have any questions, contact Steve Oien, President/CEO, at 763-552-6100. Thank you for your willingness to serve.

Before heading out in the cold, consider visiting our most convenient location: your home.

With Minnco's eBranch and ePay, you can pay your bills, check balances, transfer money, download account information and view cancelled checks, all from the comfort of home. Next time you want to visit, shed the parka and mosey on over to minnco.com. We're only a click away!