

FACTS WHAT DOES SIOUX VALLEY COMMUNITY 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. The information can include:

- Social Security number
- Account balances and transaction history
- Payment history and credit history
- Checking account information
- Wire Transfers

How? All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reason Sioux Valley Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share you personal information	Does SVCCU* 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 nonaffiliates to market you	No	We don’t share

Questions? Call 712-277-1440 or go to any Sioux Valley Community Credit Union location.

*SVCCU = Sioux Valley Community Credit Union

Who we are

Who is providing this notice?	Sioux Valley Community Credit Union
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What we do

How does SVCCU protect my personal information?	<p>The 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.</p> <p>Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes.</p>
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How does SVCCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or provide account information • Apply for a loan or give us your income information • Give us your contact information • Make deposits or withdrawals from your account • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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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 for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Sioux Valley Community Credit Union does not share with our affiliates.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Sioux Valley Community Credit Union does not share with nonaffiliates so they can market you.</i>
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Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Sioux Valley Community Credit Union doesn't jointly market.</i>
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