2022 PRIVACY POLICY

BLACKHAWK COMMUNITY CREDIT UNION

FACTS What does Blackhawk 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 Blackhawk Community Credit Union's Privacy Policy.

WHAT? The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Social Security number and income
- Account balances and transaction history
- Credit history or credit scores

When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.

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 Blackhawk Community Credit Union chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES BLACKHAWK COMMUNITY 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*	Yes	No
For joint marketing with other financial companies	Yes	No
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 (800) 779-5555 or send us an email at *info@bhccu.org*

Federally Insured by NCUA

WHAT WE DO	How does Blackhawk Community 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who have a specific business purpose in utilizing your data.
	How does Blackhawk Community Credit Union collect my personal information?	We collect your personal information, for example, when you: • Open an account or show your government-issued ID • Apply for a loan or use your credit or debit card • Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus or other companies.
	Why can't I limit all sharing?	Federal law only gives you the right to limit information sharing as follows: • 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. • Blackhawk Community Credit Union has no affiliates.
	Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Non-affiliates we share with can include insurance companies, federal, state, and local governments *(as permitted by law)*, direct marketing companies, product servicing companies, consumer reporting agencies, credit card companies, and auditors.
	Joint Marketing	A formal agreement between Blackhawk Community Credit Union and a non-affiliated financial company where we jointly market financial products or services to you. • Our joint marketing partners include financial service providers.

NOTICES AND JOINT RELATIONSHIPS

Except where expressly required by applicable law, we will provide all notices to the person listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

MODIFICATION

Blackhawk Community Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

WHAT MEMBERS CAN DO TO HELP

Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, if a caller tells you he/she is calling you on behalf of Blackhawk Community Credit Union and asks for your account number, you should beware. Legitimate Blackhawk Community Credit Union staff would already have access to that information. It's important that Blackhawk Community Credit Union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

PROTECTING CHILDREN

We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

TO LIMIT OUR SHARING	• Call 800-779-5555 – our menu will prompt you through your choice(s) • Mail the form below *Please note:* If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as long as described in this notice. However, you can contact us at any time to limit our sharing.
QUESTIONS?	Call 800-779-5555 or go to *bhccu.org*

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Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account.

Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with non-affiliates to market their products and services to me.

Name	
Address	
City, State, Zip	
Account #	

Mail to: Blackhawk Community Credit Union
P.O. Box 5366
Janesville, WI 53547-5366