



Privacy Notice

Important Information about the Personal Data Your Credit Union Collects

Rev. December 2009

FACTS	WHAT DOES BluCurrent CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
Why?	Credit unions 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and account balances ▪ transaction history and credit history ▪ overdraft history and credit card or other debt <p>When you are <i>no longer</i> a member of BluCurrent, we continue to share your information as described in this notice.</p>	
How?	All credit unions need to share member's personal information to run their everyday business. In the section below, we list the reasons credit unions can share their member's personal information; the reasons BluCurrent chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does BluCurrent 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
	For our marketing purposes – to offer our products and services to you	YES
	For joint marketing with other financial companies	YES
	For our affiliates' everyday business purposes – information about your transactions and experiences	YES
	For our affiliates' everyday business purposes – information about your creditworthiness	NO
	For our affiliates to market to you	NO
	For nonaffiliates to market to you	NO
Questions?	Call 417.887.1983 or go to www.blucurrent.org	

What we do

<p>How does BluCurrent protect my personal information?</p>	<p>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. Additionally, we restrict access to information about you to those employees who provide products and services to you.</p>
<p>How does BluCurrent collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ apply for a loan or use your credit or debit card ▪ make a wire transfer <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>BluCurrent's affiliates include Midwest Financial Networks, Members Mortgage Services and Credit Union Lending Systems.</i></p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>BluCurrent does not share with nonaffiliates so they can market to you.</i></p>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>BluCurrent's joint marketing partners include CUNA Mutual, Affinion Group and others.</i></p>

