

## Privacy Notice Disclosure

TruStar Federal 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. These practices are followed by the credit union and its affiliate(s), Members-Plus, and therefore this notice will be applied to both.

If after reading this notice you have questions, please contact us at (218) 283-2000 or write to:

Member Services  
TruStar Federal Credit Union  
601 4<sup>th</sup> Street  
International Falls, MN 56649

### **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 or our affiliate(s), Members-Plus
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms: this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

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, plastic card processors, and government agencies.

TruStar Federal Credit Union and its affiliate(s) Members-Plus may also work closely to offer products and services to meet member needs. As a result, we may also share your non-public personal information with each other as permitted by law.

### **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 nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize. 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 TruStar Federal Credit Union or its affiliate(s), MembersPlus, 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 non public 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**

TruStar Federal 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.