



FACTS **WHAT DOES TOWN & COUNTRY 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. This information can include:

- ◆ Social Security number
- ◆ Account balances
- ◆ Payment history
- ◆ Overdraft history
- ◆ Credit card or other debt
- ◆ Employment information

When you are *no longer* a member, we continue to share your information 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 Town & Country Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Town & Country 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 | 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 to you | No | We don't share |

Questions? Call 701-852-2018 or go to www.townandcountry.org

| What We Do | |
|---|---|
| How does Town & Country 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 maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. |
| How does Town & Country Credit Union collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ◆ Open an account ◆ Give us your contact information ◆ Pay us by check ◆ Give us your wage statements ◆ Provide your mortgage information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. ◆ <i>Town & Country Credit Union does not share with our affiliates.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. ◆ <i>Town & Country Credit Union does not share with nonaffiliates so they can market to you.</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ◆ <i>Town & Country Credit Union doesn't jointly market.</i> |
| Other Important Information | |
| <p>For North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>Text Messaging Privacy - Mobile information, including text messaging originator, opt-in data and consent, will not be shared with third parties or affiliates for their own marketing or promotional purposes.</p> | |