



1117 Hwy 2 SE
 Devils Lake, ND 58301
 Telephone: (701) 662-8118
 ND Toll Free: (800) 238-3298
 Branches at:
 Bisbee, Fort Totten, Grand Forks, Lakota, Larimore,
 Northwood, East Grand Forks and St. John

Rev. 11/15

FACTS

WHAT DOES CITIZENS 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. This information can include: <ul style="list-style-type: none"> • Social Security number and retirement assets • account balances and payment history • employment information and credit history When you are <i>no longer</i> our 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 customers' personal information; the reasons Citizens Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens 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	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 to you	NO	We don't share

Questions?	Call us at: (701) 662-8118 or go to www.citizens-cu.com
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Who we are	
Who is providing this notice?	Citizens Community Credit Union
What we do	
How does Citizens Community Credit Union protect my personal information?	<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.</p> <p>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.</p>
How does Citizens Community Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • <i>open an account or make deposits or withdrawals to your account</i> • <i>give us your contact information or show your government-issued ID</i> • <i>provide employment information</i> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • <i>sharing for affiliates' everyday business purposes — information about your creditworthiness</i> • <i>affiliates from using your information to market to you</i> • <i>sharing for nonaffiliates to market to you</i> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

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>Citizens Community Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Citizens Community Credit Union does not share with nonaffiliates so they can market to you.</i>
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>Citizens Community Credit Union doesn't jointly market.</i>

Other Important Information

For Alaska, Illinois, Maryland, and North Dakota Members. We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization. **For California Members.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. **For Massachusetts, Mississippi, and New Jersey Members.** We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing without your authorization. **For Vermont Members.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates either for them to market to you or for joint marketing about your creditworthiness without your authorization.