

FACTS

WHAT DOES IDEAL CREDIT UNION (IDEAL CU) 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 Member Account Number • Account Balances and Payment History • Credit History and Employment Information <p>When you are <i>no longer</i> our member, we will not share information except as permitted or required by law.</p>
How?	All financial companies need to share customers' 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 Ideal CU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ideal CU 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	YES
For our affiliates' everyday business purposes — information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes — information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO, We do not share

To limit our sharing	<ul style="list-style-type: none"> • Call 651-770-7000 or 800-247-0857 • Visit us online: www.idealcu.com • Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information upon receipt of this notice. When you are <i>no longer</i> our member, we will not share information we have collected about you, except as permitted or required by law.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 651-770-7000 or 800-247-0857 or go to your local Ideal CU office
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Mail-in Form		
<input type="checkbox"/> I request personal information not be shared with certain third parties. I am exercising my opt-out options as permitted by law.		
Name		Mail to: Ideal Credit Union 8499 Tamarack Road Woodbury MN 55125
Address		
City, State, Zip		
Account Number		

Who we are	
Who is providing this notice?	Ideal Credit Union (Ideal CU)
What we do	
How does Ideal CU 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. Our employees are trained on the importance of maintaining confidentiality and member privacy.
How does Ideal CU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card 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
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Ideal CU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Credit Card Processor, Mortgage Processor, Debit Card Processor, Bill Pay Provider, Check Printer, Database Processor, Fraud Prevention, Mailing fulfillment services
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include Insurance offers, Direct mail companies, Service providers that perform marketing services for us.

Other important information
Ensuring financial privacy is a top priority at Ideal CU. To protect your privacy, we only work with companies that agree to maintain strong confidentiality agreements and limit the use of information we provide, We do not permit these companies to sell or share the information with other parties.