



LAC COURTE OREILLES FEDERAL CREDIT UNION

LCO Box 1710 • 13829W County Hwy B • Hayward, WI 54843

Phone: 715.634.7772 • Fax: 715.634.7780 • www.lcofcu.com

Privacy Notice

LCO Federal Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice. If after reading this notice you have any questions, please contact us at 1-715-634-7772. You can also contact us by mail at:

LCO Federal Credit Union
LCO Box 1710
13829 W County Road B
Hayward, WI 54843

Information We Collect About You

LCO Federal Credit does not gather, collect, or maintain any information about you that is not necessary in order to offer its product and services, to complete member transactions, or for other relevant business purposes.

We collect information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us or others.
- Information we receive from a credit 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.

Parties Who Receive Information From Us

LCO Federal Credit Union does not sell any member information to third parties including list services, telemarketing firms, or outside companies for independent use.

We may disclose nonpublic personal informal information about you to the following types of third parties:

- Financial companies, such as insurance companies and mortgage companies
- Non-fictional companies, such as, consumer reporting agencies, check-printing companies, and data processing companies.

Disclosure of Information to Parties That Provide Services to Us

When we disclose information, we do so to provide you products or services you requested, to process a transaction initiated by you, or as permitted by law.

We may disclose all of the information we collect, as described above to companies that perform marketing or other services on our behalf or other financial institutions with whom we have joint

marketing agreements. We only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. As a result of those arrangements, we may disclose all of the information we collect, as described above. We may also disclose information about you under the circumstances as permitted by law. For example, this may include a disclosure in connection with a subpoena or other legal process, recording a mortgage or audit or examination.

Disclosure if Information about Former Members

If you decide to terminate your membership with the LCO Federal Credit Union, 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 nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do To Help

LCO Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. Never keep your PIN with your debit or credit 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 another person. If someone calls you, explain the call is on behalf of the credit union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity of use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!