



# Dawson Co-op Credit Union

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Boyd Branch: PO Box 245 Boyd MN 56218 PH: 320-855-9900  
Renville Branch: PO Box 585, Renville MN 56282 PH:320-329-3152  
Fergus Falls Branch: 413 W Stanton Ave, Fergus Falls MN 56537 PH: 218-736-5528

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## **FACTS** WHAT DOES DAWSON CO-OP CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	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"> <li>• Social Security number and overdraft history</li> <li>• account balances and transaction history</li> <li>• account transactions and payment history</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Dawson Co-op Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Dawson Co-op Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> — to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

<b>Questions?</b>	Call us at: <b>(800) 276-0025</b> or <b>(320) 769-2908</b> or visit us on the web at: <b>www.dawsonco-opcu.com</b>
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Who we are	
Who is providing this notice?	Dawson Co-op Credit Union
What we do	
How does Dawson Co-op 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.
How does Dawson Co-op Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or give us your income information</li> <li>• show your government issued ID or apply for a loan</li> <li>• give us your wage statements</li> </ul> <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"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Dawson Co-op CU does not share with affiliates so they can market to you.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Dawson Co-op CU does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include CUNA Mutual Insurance Company.</i></li> </ul>