



Privacy Notice Rev. 1/17

FACTS	WHAT DOES RIVERVIEW CREDIT UNION (RCU) 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 services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and account number • Account transactions and payment history • Credit history and credit scores <i>When you are no longer our member, we continue to share information as described in this notice and as required by law.</i>
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 Riverview Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RCU 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 to 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	NO
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 (651) 224-4631 or write us at: Riverview Credit Union, 115 Hardman Avenue South, South Saint Paul, MN 55075
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What we do	
How does Riverview 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. Our employees are trained on the importance of maintaining confidentiality and member privacy.
How does Riverview Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account, deposit or withdraw money from your account • Apply for a loan or use your debit card <p>We also collect your personal information from others, such as credit bureaus, 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"> • Sharing for affiliates' everyday business purposes – information about your credit worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <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>Riverview Credit Union has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Riverview 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>Riverview Credit Union's joint marketing partners are limited to CUNA Mutual -TruStage.</i>