

Facts	WHAT DOES <i>DAKOTA PLAINS FEDERAL CREDIT UNION (DPFCU)</i> 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: Social Security number, income, account balances, payment history, credit history and credit scores.	
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 reason <i>Dakota Plains Federal Credit Union</i> chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does DPFCU share?	Can you limit this sharing?
For our everyday business purposes To process your transactions, maintain your account, 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	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	Yes	No
For our affiliates' to market to you (where law permits)	No	We don't share
For non-affiliates' to market to you	Yes	Yes in SD No in ND
To Limit our sharing	<ul style="list-style-type: none"> • Call 605-374-3380 • Request to opt-out by calling the above number; online opt-out services are not available <p><i>Please Note:</i> If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However you can contact us at anytime to limit our sharing.</p>	
Questions?	Call 605-374-3380 or go to www.frb.gov	

What we do	
How does DPFCU 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 DPFCU 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 (if applicable), 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 non-affiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates'	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • DPFCU does not share with affiliates.
Non-affiliates'	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
Other Important Information	
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