

# B & I

A Community Chartered Federal Credit Union

Member Focused. Community Minded.

**Dear Member:**

*The Supervisory Committee is conducting an audit of the records of the credit union as prescribed by law. The enclosed statement of your account as of the close of business June 30, 2019 will reflect all activity since your last statement. Please examine your statement carefully and if you find it is not correct according to your records, please report any difference at once to:*

**Business & Industrial Federal Credit Union**  
**Attention: Supervisory Committee**  
**P.O. Box 2635, Columbus, IN 47202-2635**

## LOCATIONS • HOURS • PHONES

### MAIN OFFICE

740 North Marr Road  
 Columbus, Indiana 47201-6660  
 Monday thru Thursday ~ 8:30-5:00  
 Friday ~ 8:30-6:00  
 Saturday ~ 8:30-12:30  
 (812) 372-6091  
 Fax: (812) 372-6093  
 Toll Free: 1-800-523-2240  
 SYBIL (touch tone teller)  
 1-800-264-5600 ~ 1-812-378-5600

### BRANCH

2118 Lanier Drive  
 Madison, Indiana 47250-2019  
 Monday thru Thursday ~ 8:30-5:00  
 Friday ~ 8:30-6:00  
 Saturday ~ 8:30-12:30  
 (812) 273-4044  
 Fax: (812) 273-4055

### ATM Machine

740 North Marr Road, Columbus  
 2118 Lanier Drive, Madison  
 24 hours a day ~ 7 days a week

WEBSITE: <http://www.busindcu.com>  
 E-mail: [bifcu@busindcu.com](mailto:bifcu@busindcu.com)

NCUA

NMLS #644148



## HOLIDAY CLOSINGS

**Independence Day**  
**July 4th**

**Labor Day**  
**September 2nd**  
**Columbus Day**  
**October 14th**

# Cruise Through Summer



## With a Vehicle Loan from B & I FCU!

*New, Used, Refinance — our vehicle financing rates are some of the lowest around!*

If you're shopping for a new or used vehicle, looking to save more on your current vehicle, or want to see what options you have for future purchases, we have you covered at B & I FCU.

**Buying a new or used vehicle...you'll get a great rate whether new or used!**

### REFINANCING YOUR CURRENT LOAN

Compare our rate to your current rate, if we're lower, bring us your loan from the other financial institution and start putting money back in your pocket!

### VEHICLE EQUITY LOAN

Use your vehicle's clear title as a quick and easy way to borrow money at a low rate!

### GAP - GUARANTEED ASSET PROTECTION

GAP can help fill the gap between what your insurance will pay and what you owe on your vehicle loan, if your vehicle is deemed a total loss.

**PRIVACY NOTICE AND DISCLOSURE**

Business and Industrial Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at: (812)372-6091 or Toll Free at 1-800-523-2240 or write to: Business and Industrial Federal Credit Union: 740 N. Marr Rd. • Columbus, IN 47201

<b>FACTS</b>	WHAT DOES BUSINESS & INDUSTRIAL FEDERAL 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 account transactions</li> <li>• Account balances and payment history</li> <li>• Credit history and transaction 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 Business & Industrial Federal Credit Union chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES BUSINESS & INDUSTRIAL FEDERAL 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 our affiliates to market to you</b>	NO	WE DON'T SHARE
<b>For non-affiliates to market to you</b>	NO	WE DON'T SHARE

**Questions? Call 812-372-6091 or 1-800-523-2240**

**WHO WE ARE**

Who is providing this notice? Business & Industrial Federal Credit Union

**WHAT WE DO**

**How does Business & Industrial Federal 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 Business & Industrial Federal Credit Union collect my personal information?**  
We collect your personal information, for example, when you
 

- Open an account or Deposit money
- Pay your bills or Apply for a loan
- Use your credit or debit card

**Why can't I limit all sharing?**  
Federal law gives you the right to limit only
 

- 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

 State laws and individual companies may give you additional rights to limit sharing.

**DEFINITIONS**

**AFFILIATES**  
Companies related by common ownership or control. They can be financial and non-financial companies.
 

- Business & Industrial Federal Credit Union has no affiliates

**NON-AFFILIATES**  
Companies not related by common ownership or control. They can be financial and non-financial companies.
 

- Business & Industrial Federal Credit Union does not share with non-affiliates so they can market to you.

**JOINT MARKETING**  
A formal agreement between non-affiliated financial companies that together market financial products or services to you.
 

- Our joint marketing partners include insurance companies.

**WHAT MEMBERS CAN DO TO HELP**

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

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