



FEDERAL CREDIT UNION

# MEMBER NEWS

Member Focused. Community Minded.

Summer 2023

## MEMBER NOTICE:

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, 2023, 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**

## HOLIDAY CLOSINGS:

### INDEPENDENCE DAY

Tuesday, July 4

### LABOR DAY

Monday, September 4

### COLUMBUS DAY

Monday, October 9

## KEEP YOUR ACCOUNT ACTIVE:

Making a withdrawal or deposit within each six-month period keeps your account active. In doing so, you avoid the account going dormant and avoid a dormant account fee.

## KEEP US UP TO DATE:

It's important that you let us know of any changes to your information. For example: mailing address, email address, or phone number.

# ADVENTURE AWAITS!

Competitive rates could help you save this summer!

**New / Used / Refi**  
**Auto and Recreational**  
**Vehicle Loans**



## Moonlight Loop 2023

This year, B & I is a proud sponsor of **Moonlight Loop**: a fundraiser for Columbus Animal Care Services (CACS). **The animals need our help, and doing a bike ride at night is a lot of FUN**

Join us for a leisurely 19-mile evening bike ride around scenic Columbus, Indiana.

**Date: Saturday, July 29, 2023**

**Time: 9pm**

**For more information visit**  
**busindcu.com**

### MAIN OFFICE

740 North Marr Road, Columbus, IN 47201-6660 • Phone: (812) 372-6091

### BRANCH

2118 Lanier Drive, Madison, IN 47250-2019 • Phone: (812) 273-4044

**NCUA INSURED. Equal Housing Lender. NMLS #644148**

### 24/7 ATM Machine

740 North Marr Road, Columbus  
2118 Lanier Drive, Madison

busindcu.com

E-mail: bifcu@busindcu.com

**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**

<b>AFFILIATES</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Business &amp; Industrial Federal Credit Union has no affiliates</li> </ul>
<b>NON-AFFILIATES</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Business &amp; Industrial Federal Credit Union does not share with non-affiliates so they can market to you.</li> </ul>
<b>JOINT MARKETING</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <b>Our joint marketing partners include insurance companies.</b></li> </ul>

**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!