

In order to provide you service, we need to collect and use certain data on our customers. Under state law, data on our customers is generally classified as private data. The legal terminology when the data subject is not an individual person is "nonpublic", but the effect is the same: The data is accessible to the subject of the data but not the general public. The law also requires us to tell you the purpose and intended use of the data we request, whether you may refuse or are legally required to provide the requested data, the consequences of providing or refusing to provide the data, and the identity of other persons or entities that are authorized to access that data. Please read this notice carefully to understand what we do.

FACTS	WHAT DOES ELK RIVER MUNICIPAL UTILITIES DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	All utilities need to obtain and share customers' personal information to run their business. We collect this data to properly identify you and the services you receive, to bill you for those services, collect payments, and report to state and federal authorities. If you do not provide the information, we will be unable to provide you with the requested services. We will share the information you provide only as necessary to provide the services, to obtain payment, and to report to other governmental authorities as required.
<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 income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> <li>• Financial banking information and/or credit card information</li> </ul>
<b>How?</b>	When you are no longer our customer, we continue to retain and share your information as described in this notice. In the section below we list the reasons Elk River Municipal Utilities chooses to obtain and share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Elk River Municipal Utilities 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>	No	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes -</b> information about your credit worthiness	No	No
<b>For our affiliates to market to you</b>	No	No
<b>For our nonaffiliates to market to you</b>	No	No

## Who we are

### Who is providing this notice?

Elk River Municipal Utilities

## What we do

### How does Elk River Municipal Utilities protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings.

### How does Elk River Municipal Utilities collect my personal information?

We collect your personal information, for example, when you:

- Open a utility account
- Pay your bill

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### 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 nonaffiliates 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 nonfinancial companies.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Elk River Municipal Utilities does not have joint marketing arrangements

## Other important information

Elk River Municipal Utilities is already very limited on what data can be shared due to Government Data Practices Law.