



1925 Ridgeway St. | Hammond, WI 54015  
715-796-7000 | 800-924-3407 | [www.scecn.net](http://www.scecn.net)  
*This institution is an equal opportunity provider.*

## **Privacy and Confidentiality of Personally Identifiable Information**

This policy serves as a statement of purpose and intent of St. Croix Electric Cooperative (“Cooperative”) to take reasonable steps to ensure the privacy and confidentiality of its members’ personally identifiable information.

### **POLICY**

The Cooperative shall implement, maintain and modify as needed, measures necessary to comply with provisions of the federal Fair Credit Reporting Act (FCRA) 16 C.F.R § 681.2 46 seq, commonly referred to as the Identify Theft Red Flag rule. Reasonable procedures will be used to identify, detect and prevent fraud committed or attempted using a Cooperative member’s personal identifiable information without authorization. Identifying information means any name or number possibly used alone or in conjunction with any other information, to identify a specific person, including name, Social Security Number, date of birth, official State or government issued driver’s license or identification number, employer or taxpayer identification number or address.

### **PROVISIONS**

- a. The Cooperative maintains information about member-consumers suitable for its operations, its subsidiary and for the benefit of its member-consumers. It collects personally identifiable information only by lawful means and for appropriate purposes. It maintains the information in an accurate, complete and timely manner as necessary for its intended purpose. Member-consumers may examine service, billing and capital credit information for their account. Other requests for information will be acted upon per Policy Bulletin 113.
- b. The Cooperative maintains member-consumer information with reasonable and appropriate technical, administrative and physical safeguards to protect against foreseeable hazards such as loss, unauthorized access, destruction, misuse, modification and improper disclosure.
- c. The Cooperative uses and discloses personally identifiable information about member-consumers in defined and responsible ways in order to carry out its operations and activities of its subsidiary. It will not sell, rent, loan, exchange or otherwise release mailing lists or telephone lists of member-consumers to another person or business other than to the subsidiary of the Cooperative.