CREDIT UNION OF COLORADO
A FEDERAL CREDIT UNION

April 2014

# FACTS — WHAT DOES CREDIT UNION OF COLORADO 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 service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

**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 reasons Credit Union of Colorado chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Credit Union of Colorado share? | Can you limit this sharing? |
|---|---|---|
| **For our everyday business purposes -** such as to process your transactions, maintain your account(s), 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 | Yes |
| **For joint marketing with other financial companies** | Yes | Yes |
| **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 | No | We don't share |
| **For our affiliates to market to you** | No | We don't share |
| **For our nonaffiliates to market to you** | No | We don't share |

**To Limit our Sharing**

- Call 303-832-4816 or toll-free 1-800-444-4816.

**Please note:**
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 a member, we can continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing for our marketing and for joint marketing purposes.

**Questions?**

Call 303-832-4816 or toll-free 800-444-4816

| Who we are | |
|---|---|
| Who is providing this notice? | Credit Union of Colorado |

| What we do | |
|---|---|
| How does Credit Union of Colorado 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 Credit Union of Colorado collect my personal information? | We collect your personal information, for example, when you<br>■ Open an account or apply for a loan<br>■ Pay your bills or use your credit or debit card<br>■ Deposit money<br><br>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<br>■ sharing for affiliates' everyday business purposes - information about your creditworthiness<br>■ affiliates from using your information to market to you<br>■ sharing for non-affiliates to market to you<br><br>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.<br>■ Credit Union of Colorado does not share with our affiliates. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>■ Credit Union of Colorado does not share with nonaffiliates so they can market to you. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>■ Our joint marketing partners include insurance providers. |