



Privacy Policy

FACTS	WHAT DOES CREDIT UNION OF THE ROCKIES 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances, payment history, and transaction or loss history • Transaction or loss history and credit history
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 the Rockies chooses to share; and whether You can limit this sharing.

Reasons we can share your personal information	Does Credit Union of the Rockies 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes -information about Your transactions, creditworthiness and experiences.	Yes	Yes
For our affiliates to market to You	Yes	Yes
For non-affiliates to market to You	No	We do not share

To limit our sharing or to talk to member service

Contact the Credit Union of the Rockies at 303-273-5200 or 800-344-9385
 You can also visit our website at: www.cu-rockies.org
 In person at 607 19th Street Golden CO 80401

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 our member, We continue to share your information as described in this notice.

Who we are

Who is providing this notice?

Credit Union of the Rockies

What we do

How does Credit Union of the Rockies 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, secured files, secured buildings and security training.

How does Credit Union of the Rockies collect my personal information?

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

- open an account, apply for a loan
- request wire services, change of address, change of name
- give Us your contact information

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

- 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. For example;
 First Choice Financial Services

Non-affiliates

Companies not related by common ownership or control
 None

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you for your benefit. For example;

Insurance companies
 Direct Marketing Companies