



# Privacy Notice

FACTS	WHAT DOES ARAPAHOE CREDIT UNION 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances, payment history, and transaction or loss history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 Arapahoe Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Arapahoe 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	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<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 nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 303-740-7063 or 1-866-740-7063 or</li> <li>• Visit us online: <a href="http://www.ArapahoeCU.org">www.ArapahoeCU.org</a></li> </ul> <p>Please note:                      If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 303-740-7063 or 1-866-740-7063 or go to <a href="http://www.ArapahoeCU.org">www.ArapahoeCU.org</a> .
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Who we are	
Who is providing this notice?	Arapahoe Credit Union
What we do	
How does Arapahoe 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, secured files, secured buildings and security training.
How does Arapahoe Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account, apply for a loan</li> <li>• request wire services, change of address, change of name</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p><b>Companies related by common ownership or control. They can be financial and nonfinancial companies.</b></p> <p>Arapahoe Credit Union has no affiliates.</p>
Nonaffiliates	<p><b>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include:</b></p> <ul style="list-style-type: none"> <li>• Insurance companies</li> <li>• Auto loan recapture companies</li> </ul>
Joint marketing	<p><b>A formal agreement between nonaffiliated financial companies that together market financial products and services to you. Our joint marketing partners include:</b></p> <ul style="list-style-type: none"> <li>• Insurance companies</li> <li>• Auto loan recapture companies</li> </ul>