



# Privacy Policy

Effective January 1, 2023

FACTS	WHAT DOES PARTNER COLORADO CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	The types of personal information that 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, payment history, transaction or loss history</li> <li>• Credit history and credit scores</li> <li>• Mobile phone contact list</li> </ul>
<b>How?</b>	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons we can share our members' personal information; the reasons Partner Colorado Credit Union chooses to share; and whether you can limit sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES PARTNER COLORADO SHARE?	CAN YOU LIMIT THIS SHARING?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), use digital banking applications, 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 services	No	We do not share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For our non affiliates to market to you</b>	No	We do not share

<b>To Limit Our Sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>303.422.6221</b> or <b>1.800.367.2474</b>. Our menu will prompt you through your choices</li> <li>• Visit us online at <a href="http://www.PartnerColoradoCU.org">www.PartnerColoradoCU.org</a>.</li> </ul> <p><b>Please note:</b> 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. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 303.422.6221 or 1.800.367.2474 or visit <a href="http://www.PartnerColoradoCU.org">www.PartnerColoradoCU.org</a>
WHO WE ARE	
<b>Who is providing this notice?</b>	Partner Colorado Credit Union "Partner Colorado"

<b>WHAT WE DO</b>	
<b>How does Partner Colorado protect my personal information?</b>	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.
<b>How does Partner Colorado collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account, deposit money or 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>
<b>Why can't I limit all sharing?</b>	<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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>DEFINITIONS</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include companies with a common corporate identity.</li> </ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include financial service providers, government entities, credit bureaus, mortgage companies, companies providing servicing, processing, accounting, or similar types of functions, companies originating loans or loan applications, and insurance companies.</li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.