

FOOTHILLS CREDIT UNION PRIVACY NOTICE

REV 11/18

FACTS	WHAT DOES FOOTHILLS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<p>The types of personal information we collect & share depend on the product or service you have with us. This information can include:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">* Social Security number</td> <td>* Account balances and payment history</td> </tr> <tr> <td>* Transaction history</td> <td>* Credit history and credit scores</td> </tr> <tr> <td>* Overdraft history</td> <td></td> </tr> </table>	* Social Security number	* Account balances and payment history	* Transaction history	* Credit history and credit scores	* Overdraft history	
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* Transaction history	* Credit history and credit scores						
* Overdraft history							

How?	All financial companies need to share customers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers personal information; the reasons Foothills Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share you personal information	Does Foothills Credit Union 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 service to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your credit worthiness	Yes	No
For nonaffiliates to market to you	No	We don't share

To Limit Our Sharing	<p>Call 720.962.8200 or visit us online at foothills-cu.com</p> <p>Please Note: 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>
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Questions?	<p>Call 720.962.8200 or go to foothills-cu.com 7990 W Alameda Ave, Lakewood, CO 80226</p>
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Who we are

Who is providing this notice? Foothills Credit Union

What we do

How does Foothills 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 and secured files and buildings.
We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Foothills Credit Union collect my personal information?
We collect your personal information, for example, when you
* Open an account * Pay your bill(s)
* Apply for a loan * Make a wire transfer
* Use your credit or debit card * Make deposits or withdrawals from your account
We also collect your personal information from others, such as credit bureaus and other companies.

Why can't I limit all sharing?
Federal law gives you the right to limit only:
* sharing for affiliates' everyday business purposes - information about your creditworthiness
* affiliates from using your information to market to you
* sharing for nonaffiliates 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. They can be financial and non-financial companies:
* Credit Union Service Network (CUSN)
* CO-OP Financial Services (CO-OP)
* Centennial Lending

Nonaffiliates
Companies not related by common ownership or control. They can be financial and non-financial companies.

Joint Marketing
A formal agreement between nonaffiliated financial companies that together market financial products or services to you:
* CUNA Mutual Group

Other Important Information

Your Responsibility to Protect Information - As long as there is fraud and identity theft in the financial industry, so will the credit union require our members to reasonably assist in the fight against it. While the credit union is committed to protecting the privacy of its members, there are certain things that you should do that will help. For instance, in order to protect the transmission of your information sent through e-mail, messages should be sent through our secure server through our on-line banking service. In connection with any passwords or PIN information, you should keep that information confidential and in a separate location away from your computer, your wallet, or with any card. Please use caution when disclosing any account numbers, social security numbers or other information to other persons if someone calls you.