



PRIVACY POLICY

FACTS	WHAT DOES FITZSIMONS 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?	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"> ▪ Name, address, Social Security number and income ▪ Account balances and transaction history ▪ Credit history, credit scores and payment history
HOW?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons we can share our members' personal information; the reasons Fitzsimons Credit Union chooses to share; and whether you can limit sharing.

Reasons we can share your personal information?	Does Fitzsimons Credit Union share this?	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	YES
For our affiliates' everyday business purposes -information about your transactions and services	YES	NO
For our affiliates' everyday business purposes -information about your credit worthiness	YES	YES
For our affiliates to market to you	YES	YES
For our non affiliates to market to you	YES	YES
To limit our sharing:	Call 303- 340-3343 or 800- 933-5839 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 can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
Questions?	Call us at 303-340-3343 or toll-free at 800-933-5839, visit us online at www.FitzsimonsCU.com , or e-mail Info@FitzsimonsCU.com	

SEE REVERSE SIDE FOR MORE INFORMATION

Who we are

Who is providing this notice?	Fitzsimons Credit Union 2201 N. Fitzsimons Parkway Aurora, CO 80045
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What we do

How does Fitzsimons 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.
How does Fitzsimons Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your debit/ATM card 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 <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes - information about your credit worthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates include non-financial companies such as Credit Union Direct Connect and Centennial Lending LLC.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Nonaffiliated companies we share with can include insurance companies, direct marketing companies, mortgage services and non-profit organizations.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our marketing partners include investment companies, insurance services, auto broker services and other financial service providers.</i>