

FACTS:	WHAT DOES CREDIT UNION OF DENVER (C•U•D) 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"> • Social Security number and income • Account balances and payment history • Credit history and credit score <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 customers' 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 Denver chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does C•U•D 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 and experiences	No	<i>We don't share</i>
For our affiliates' everyday business purposes - information about your creditworthiness	No	<i>We don't share</i>
For our affiliates to market to you	No	<i>We don't share</i>
For non-affiliates to market to you	No	<i>We don't share</i>

Questions?	Call 303.239.1150 800.279.3288 or visit cudenver.com
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Who we are:	
Who is providing this notice?	Credit Union of Denver is providing this Privacy Notice.

What we do:	
How does C•U•D 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 file room and secure buildings.
How does C•U•D collect my personal information?	We also 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 credit card or debit 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

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Credit Union of Denver does not share with our affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates we share with include: <ul style="list-style-type: none"> • insurance companies
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • insurance companies