

Privacy Policy

FACTS	WHAT DOES DENVER COMMUNITY FEDERAL CREDIT UNION (DCFCU) 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 that 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, date of birth, income, account balances, payment history, transaction or loss history, credit history and credit scores <p>When you are no longer our customer/member, we continue to share your information as described in this notice.</p>
How?	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 Denver Community Credit Union chooses to share, and whether you can limit sharing.

Reasons we can share your personal information	Does DCFCU 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	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	NO	We don't share.
For our affiliates to market to you	YES	YES
For our non affiliates to market to you	YES	YES

See reverse side for information about how to limit sharing.

To limit sharing or talk to a representative

Contact Denver Community Credit Union

Call 303-573-1170, email members@denvercommunity.coop, or in person at any branch location.

Who we are

Who is providing this notice?

Denver Community Federal Credit Union

What we do

How does Denver Community 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 Denver Community collect my personal information?

We collect your personal information, for example, when you

- open an account, apply for a loan, pay your bills, make an electronic transfer, change your address or name, use your credit/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

- sharing for affiliates' everyday business purposes-information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Affiliates are companies related by common ownership or control. They can be financial and non-financial companies. For the benefit of our members, we share information with our affiliates to provide technological support, access to shared branches, card servicing, and investment, lending, and trust services. Examples include:

- Credit Union National Association (CUNA)
- Credit Union Service Network (CUSN)
- Tri-CUE (IT Support CUSO)
- CO-OP Financial Services (CO-OP)

Non-affiliates

Non-affiliates are companies not related by common ownership or control. They can be financial and non-financial companies. We utilize non-affiliates, for example, to provide card and mortgage services. Examples include:

- Midwest Loan Services

Joint marketing

Joint marketing is a formal agreement between nonaffiliated financial companies that together market financial products or services to you. We enter into joint marketing agreements to provide our members insurance, auto broker, and business services. Examples include:

- AutoTrek
- CUNA Mutual Group