

(effective 01/10)

<b>FACTS</b>	WHAT DOES OPTIONS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your 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>	<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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and employment information</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share members’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member’s personal information; the reasons Options Credit Union chooses to share; and whether you can limit this sharing.

<b>Reason’s we can share your personal information</b>	<b>Does Options share?</b>	<b>Can you limit this sharing?</b>
<b>For everyday business purposes</b> - such as to process your transactions, maintain your account(s), 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	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes</b> - Information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> - Information about your credit worthiness	No	We don’t share
<b>For non-affiliates to market to you</b>	No	We don’t share

<b>Question’s?</b>	Call 303-860-1117
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Who We Are	
Who is providing this notice?	Options Credit Union

What We Do	
How does Options protect my personal information?	To protect your 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 Options collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• make a wire transfer or show your government-issued ID</li> <li>• use your credit or debit card or provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<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 credit worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul>
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	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> <li>- <i>Options Credit Union does not have affiliates</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> <li>- <i>Non-affiliates we share with can include plastic card processors (credit/debit), consumer reporting agencies, data processors, and check printers</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> <li>- <i>Our Joint Marketing partners include CUNA Mutual Group</i></li> </ul>