

**FACTS**



**WHAT DOES DENVER FIRE DEPARTMENT FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	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"> <li>• Social Security Number and Account Balances,</li> <li>• Account History, Transaction History and/or Loss History,</li> <li>• Credit History and Credit Scores</li> </ul>
<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 members' personal information; the reasons Denver Fire Department Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Denver Fire Department FCU share?	Can you limit this sharing?
<b>For our 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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>YES</b>	<b>YES</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We Do Not Share</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We Do Not Share</b>

<b>To limit our sharing</b>	<p>Mail the form below</p> <p><b>Please note:</b></p> <p>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 continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call (303) 228-5300
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**Mail-in Form**

<p><b>If you have a joint account, your choice(s) will apply to everyone on your account</b></p>	<p><b>Mark any/all you want to limit:</b></p> <p><input type="checkbox"/> Do not share my personal information to market to me.</p> <p><input type="checkbox"/> Do not share information about my credit worthiness with affiliates for everyday business purposes.</p>											
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc; width: 20%;"><b>Name</b></td> <td style="width: 50%;"></td> <td rowspan="5" style="width: 30%; vertical-align: top; padding: 5px;"> <p><b>Mail to:</b></p> <p>Denver Fire Dept. Federal Credit Union 2201 Federal Blvd. Denver, CO 80211</p> </td> </tr> <tr> <td style="background-color: #cccccc;"><b>Address</b></td> <td></td> </tr> <tr> <td style="background-color: #cccccc;"><b>City, State,</b></td> <td></td> </tr> <tr> <td style="background-color: #cccccc;"><b>Zip</b></td> <td></td> </tr> <tr> <td style="background-color: #cccccc;"><b>Account #</b></td> <td></td> </tr> </table>	<b>Name</b>		<p><b>Mail to:</b></p> <p>Denver Fire Dept. Federal Credit Union 2201 Federal Blvd. Denver, CO 80211</p>	<b>Address</b>		<b>City, State,</b>		<b>Zip</b>		<b>Account #</b>		
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## Who we are

Who is providing this notice?

Denver Fire Department Federal Credit Union

## What we do

How does Denver Fire Department Federal 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, secured files and buildings.

How does Denver Fire Department Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Request wire services, change your address or change your name

OR

- 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 nonaffiliates to market to you

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

What happens when I limit sharing for an account I hold jointly with someone else?

Your choice will apply to everyone on your account.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Credit Union Service Network (CUSN), FIServ (IT and Card Services), Centennial Lending LLC, Valuecheck*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Denver Fire Department FCU does not share information with nonaffiliates.*

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Denver Fire Department FCU does not share information with nonaffiliates.*

