

What does Aspen Federal 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:

- Social Security Number
- Income
- Payment History
- Credit History
- Credit Score

How?

All financial companies need to share personal information to run their everyday business. In the section below we list the reasons financial companies can share their personal information; the reasons Aspen FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:

Does Aspen FCU 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 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

N/A

For our affiliates' everyday business purposes –
information about your creditworthiness

No

N/A

For our affiliates to market you

No

N/A

For nonaffiliated to market you

No

N/A

To limit sharing:

Call us at (605) 342-7776 or visit us online at www.aspenfcu.com

Please note:

If you are a *new* member, we can begin sharing your information 45 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. However, you can contact us at any time to limit our sharing.

Questions?

Call (605) 342-7776, Toll Free (866) 557-7776 or go to www.aspenfcu.com

Who we are

Who is providing this notice?

Aspen Federal Credit Union

What we do

How does Aspen FCU 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. Access to your personal information is limited to employees with specific business reasons to access this data.

How does Aspen FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Deposit money
- Pay your bills
- Apply for a loan
- Use your debit or credit card

We also collect your personal information from others, such as credit bureaus affiliates or other companies.

Why can't I limit sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes- information about your credit worthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliated to market you

State law 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 choices will apply to everyone on your account unless you tell us otherwise

Definitions:

Affiliates: Companies related by common ownership or control. They can be financial and non financial companies

**Aspen FCU does not share with our affiliates*

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

**Nonaffiliates we share with can include financial institutions, insurance companies and credit bureaus*

Joint marketing: A formal agreement between non-affiliated financial companies that together market financial products or services to you.

**Our joint marketing partners could include financial institutions and insurance companies.*

Other Important Information: *You may write to us at: 4956 5th Street, Rapid City, SD 57701*

Regarding Aspen Mobile Applications:

Collected Information:

We may collect information regarding your mobile device such as device settings unique device identifiers, information about your location, and analytical information that may assist with diagnostics and performance. For your convenience, you may be asked to grant permission for access to your mobile device's geolocation data. This information may be collected when you use certain services that are dependent on your mobile device's location (such as the location of an ATM or in store transactions.