

FOOTHILLS CREDIT UNION PRIVACY NOTICE

REV 12/10

FACTS

WHAT DOES FOOTHILLS 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
- * Transaction history
- * Overdraft history
- * Account balances and payment history
- * Credit history and credit scores

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 customers personal information; the reasons Foothills Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share you personal information

Does Foothills Credit Union 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 service to you

Yes

No

For joint marketing with other financial companies

Yes

Yes

For our affiliates' everyday business purposes-
information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes-
information about your credit worthiness

Yes

No

For nonaffiliates to market to you

No

We don't share

Questions?

Call 720.962.8200 or go to www.foothills-cu.com
7990 W Alameda Ave, Lakewood, CO 80226

Who we are

Who is providing this notice? Foothills Credit Union

What we do

How does Foothills 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 and secured files and buildings.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Foothills Credit Union collect my personal information?

We collect your personal information, for example, when you

- * Open an account
- * Apply for a loan
- * Use your credit or debit card
- * Pay your bill(s)
- * Make a wire transfer
- * Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus and 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.

Definitions

Affiliates

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

- * Credit Union Service Network (CUSN)
- * CO-OP Financial Services (CO-OP)
- * Pemco
- * Centennial Lending

Nonaffiliates

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

Joint Marketing

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

- * CUNA Mutual Group

Other Important Information

Your Responsibility to Protect Information - As long as there is fraud and identity theft in the financial industry, so will the credit union require our members to reasonably assist in the fight against it. While the credit union is committed to protecting the privacy of its members, there are certain things that you should do that will help. For instance, in order to protect the transmission of your information sent through e-mail, messages should be sent through our secure server through our on-line banking service. In connection with any passwords or PIN information, you should keep that information confidential and in a separate location away from your computer, your wallet, or with any card. Please use caution when disclosing any account numbers, social security numbers or other information to other persons if someone calls you.