

# Privacy Policy

September 2016

FACTS	WHAT DOES AURORA SCHOOLS FEDERAL CREDIT UNION (ASFCU) 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>	<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</li> <li>• Loss History</li> <li>• Payment History</li> <li>• Credit History</li> <li>• Transaction History</li> <li>• Overdraft History</li> </ul>	
<b>How?</b>	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 ASFCU chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does ASFCU share?	Can you limit 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	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> – information about transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>To limit our sharing</b>	<p>Call 303-360-0987 or 877-208-2979.</p> <p><b>Please note:</b> 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. However, you can contact us at any time to limit our sharing.</p>	
<b>Questions</b>	Call 303-360-0987 or 877-208-2979	

<b>Who we are?</b>	
Who is providing this notice?	Aurora Schools Federal Credit Union (ASFCU) – 751 Chambers Road, Aurora CO 80011
<b>What we do?</b>	
How does ASFCU 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 ASFCU collect my personal information	We collect your personal information when you: <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Give us your contact information</li> <li>• Provide account information</li> <li>• Make a wire transfer</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  <i>Aurora Schools Federal Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  <i>Aurora Schools Federal Credit Union has no nonaffiliates</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Allied Solutions</i></li> <li>• <i>Credit Union Direct Connect</i></li> <li>• <i>COOP Network</i></li> <li>• <i>Proliance CUSO Solutions, LLC</i></li> </ul>