

# Our Privacy Notice



P.O. Box 5238  
 Englewood, CO 80155  
 PH: 303.691.2345  
 TF: 800.437.7328  
 canvas.org

**Revised  
 July  
 2018**

<b>FACTS</b>	<b>WHAT DOES CANVAS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>		1																								
<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.		2																								
<b>What?</b>	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Name, address, Social Security Number, and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>		3																								
<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 Canvas Credit Union chooses to share; and whether you can limit this sharing.		4																								
<table border="1"> <thead> <tr> <th data-bbox="94 940 992 1062">Reasons we can share your personal information</th> <th data-bbox="992 940 1278 1062">Does Canvas Credit Union share?</th> <th data-bbox="1278 940 1521 1062">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td data-bbox="94 1062 992 1182"><b>For our everyday business purposes</b>—such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus</td> <td data-bbox="992 1062 1278 1182">Yes</td> <td data-bbox="1278 1062 1521 1182">No</td> </tr> <tr> <td data-bbox="94 1182 992 1241"><b>For our marketing purposes</b>—to offer our products and services to you</td> <td data-bbox="992 1182 1278 1241">Yes</td> <td data-bbox="1278 1182 1521 1241">Yes</td> </tr> <tr> <td data-bbox="94 1241 992 1299"><b>For joint marketing with other financial companies</b></td> <td data-bbox="992 1241 1278 1299">Yes</td> <td data-bbox="1278 1241 1521 1299">Yes</td> </tr> <tr> <td data-bbox="94 1299 992 1392"><b>For our affiliates' everyday business purposes</b>—information about your transactions and experiences</td> <td data-bbox="992 1299 1278 1392">Yes</td> <td data-bbox="1278 1299 1521 1392">No</td> </tr> <tr> <td data-bbox="94 1392 992 1484"><b>For our affiliates' everyday business purposes</b>—information about your creditworthiness</td> <td data-bbox="992 1392 1278 1484">No</td> <td data-bbox="1278 1392 1521 1484">No</td> </tr> <tr> <td data-bbox="94 1484 992 1543"><b>For our affiliates to market to you</b></td> <td data-bbox="992 1484 1278 1543">Yes</td> <td data-bbox="1278 1484 1521 1543">Yes</td> </tr> <tr> <td data-bbox="94 1543 992 1602"><b>For non-affiliates to market to you</b></td> <td data-bbox="992 1543 1278 1602">No</td> <td data-bbox="1278 1543 1521 1602">We do not share</td> </tr> </tbody> </table>			Reasons we can share your personal information	Does Canvas Credit Union share?	Can you limit this sharing?	<b>For our everyday business purposes</b> —such as to process your transactions, maintain the account(s) you have with us, 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 your transactions and experiences	Yes	No	<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	No	<b>For our affiliates to market to you</b>	Yes	Yes	<b>For non-affiliates to market to you</b>	No	We do not share	5
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<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 303-691-2345—our menu will prompt you through your choice(s) or</li> <li>• Visit us online at <a href="http://canvas.org">canvas.org</a></li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> 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>		6																								
<b>Questions?</b>	Call us at 303-691-2345 or toll-free at 800-437-7328 or visit us online at <a href="http://canvas.org">canvas.org</a> .		7																								

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Continued from Page 1



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<b>Who We Are</b>		8
Who is providing this notice?	Canvas Credit Union and Credit Union Direct Connect (CUDC).	
<b>What We Do</b>		9
How does Canvas 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, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.	
How does Canvas Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• open an account</li><li>• apply for a loan</li><li>• use your credit or debit card</li><li>• pay your bills</li><li>• make deposits to or withdrawals from the accounts with us</li></ul> We also collect your personal information from others, including credit bureaus or other companies.	
Why can't I limit all sharing?	Federal law only gives you the right to limit: <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 non-affiliates to market to you</li></ul> 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 choices will apply to everyone on the account.	
<b>Definitions</b>		10
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>Canvas Credit Union is affiliated with Credit Union Direct Connect.</i></li></ul>	
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>Canvas Credit Union does not share with non-affiliates so they can market to you.</i></li></ul>	
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"><li>• <i>Investment companies</i></li><li>• <i>Insurance companies</i></li><li>• <i>Other financial service providers</i></li></ul>	