



BOD Approved 4/19/11, 2/13/12, 2/11/13, 3/25/14, 3/16/15, 4/11/16, 5/8/17, 4/14/18

Rio Blanco Schools FCU and 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 the Credit Union to tell you how your personal information is collected, shared, and protected. Please read this notice carefully to understand what we do.
What?	The types of personal information collected and shared depend on the product or service you have. The information may include income and payment history, social security number, credit card information, credit history, and account balances. When you are no longer a member, the Credit Union continues to share your information as described in this notice.
How?	All financial companies need to share members' personal information to operate their everyday business. The section below lists the reasons financial companies can share their members' personal information; the reason Rio Blanco Schools FCU chooses to share; and whether you can limit the sharing.

Reasons We Can Share Your Personal Information	Does RBSFCU Share?	Can You Limit This Sharing?
For Everyday Business Purposes – processing your transactions, maintaining your accounts, responding to court orders, legal investigations and/or to report to credit bureaus	Yes	No
For Our Marketing Purposes	No	No
For Our Affiliates Everyday Business Purposes	No	No
For Our Non-Affiliates Everyday Business Purposes	No	No

Questions?	Call (970) 675-2372 or email creditunion@rangelyk12.org
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How does RBSFCU protect my personal information?	To protect your personal information from unauthorized access and use, the Credit Union uses security measures that comply with federal law. These measures include computer safeguards, as well as secured files and buildings.
How does RBSFCU collect my personal information?	Personal information is collected when you open an account, apply for a loan, or provide your income, employment, and other account information.
Why can't I limit all sharing?	Federal law gives you the right to limit only sharing for affiliates' everyday business purposes and information about your creditworthiness, but preventing affiliates from using your information to market to you or sharing for non-affiliates to market to you. State law and individual companies may give you additional rights to limit sharing.

Affiliates	Companies related by common ownership. They can be financial and nonfinancial companies. RBSFCU has no affiliates.
Non-affiliates	Companies not related by common ownership. They can be nonfinancial and financial companies. Examples may include credit card processors, insurance companies, mortgage companies, and consumer reporting agencies.

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