Climb Credit Union
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Arvada, CO 80003
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climbcu.org

Rev 09/25

FACTS — WHAT DOES CLIMB 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 and income • 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 Climb Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Climb 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 services 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 creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	• Call 303-427-5005 • Visit us at one of our branches **Please note:** 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
Questions?	Call 303-427-5005, go to climbcu.org, or visit us at one of our branches.

Who we are	
Who is providing this notice?	Climb Credit Union

What we do	
How does Climb 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.
How does Climb Credit Union collect my personal information?	We collect your personal information, for example, when you • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Our affiliates include companies such as: • *CUProdigy LLC* • *Centenial Lending* • *InNetwork*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Automobile brokerage companies* • *Professional organizations* • *Financial management companies* • *Non-profit organizations*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Insurance Companies*

By consenting to receive SMS communications, you acknowledge that you have reviewed and agree to the data practices outlined in the Privacy Policy. Climb Credit Union will never share your phone number for SMS texting, especially for third-party marketing or any marketing efforts.

No mobile information, including opt-in data and consent, will be shared with third parties for marketing or promotional purposes. However, third-party service providers may be used to deliver messages on our behalf, and they are required to maintain strict confidentiality and security standards. You can opt out at any time.