



4203 Wadsworth Boulevard • Wheat Ridge, Colorado 80033

Telephone: (303) 425-6627 • Toll Free: (877) 862-2728 • Fax: (303) 424-3607

Internet: WWW.BCSCU.COM • E-mail: MemberServices@bcscu.com

Privacy Notice

BCS Community Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our member's privacy. You can be confident that your financial privacy is a priority of this credit union. This privacy notice will explain how we collect, use and safeguard your personal financial information.

Information we collect and disclose about you.

Types of Information We Collect We only collect information about our members for lawful business purposes, or as required by law. We collect information about members from the following sources:

Application Information We retain personal information we receive from you on applications for loans and deposit accounts, products and services, other forms, and any communications you send to us including electronic messages (for example, your name, address, phone number, social security number, birth date, financial data, gender, and other information);

Transaction Information We retain information about your transactions with us, our affiliates or others including those companies that work closely with us to provide you with our financial products and services (for example, your account balance, payment history, parties to your transactions and credit card usage);

Credit Report Information We may obtain information from a credit reporting agency or check verification agency regarding your creditworthiness, credit history and account activity; and

Marketing Information We may receive information from market research firms that provide us with a variety of information regarding our members and potential members (for example, the number of individuals in a household, home ownership, or surveys for quality of service).

Types of Information We Disclose: In order that we may provide members competitive products and services, we may disclose the application, transaction and marketing information we collect, as described above, to companies that perform marketing or other services on our behalf and to other financial service providers with whom we have joint marketing agreements. For example, we disclose information to trusted third parties in order to process transactions using credit cards, checks, debit/check cards, and other access devices including online banking; for assistance in making loans; loan underwriting; processing loan applications; appraising collateral and for processing our outgoing mail. We also share information with our affiliates for the benefit of our members to provide Shared Service Centers; and a low cost ATM network. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted or required by law. We require our business partners to enter into contractual agreements to safeguard and protect the confidentiality of your information and comply with applicable privacy laws. We do not sell, nor do we permit our business partners to sell member information to any third parties. We do not provide any member information to third parties including list services, telemarketing firms, or outside companies for independent use. *If you decide to terminate your membership with BCS Community Credit Union, we will not share information we have collected about you, except as permitted or required by law.*

Fair Credit Reporting Act We are permitted by law to share any information about our transactions or experiences with you. However, information taken from credit reports will not be exchanged or shared with anyone.

Website We obtain information when you visit our website www.bcscu.com. This includes retaining information you provide us on any online application, Internet Home banking transaction or information you send to us by email. BCS Community Credit Union uses "cookies" on our web page and Online Banking. Cookies are small pieces of information a website stores on a visitor's web browser to remind the site about the user the next time the site is visited. For certain applications, such as online transactions, cookies are required to help protect the privacy of member's transactions.

Protection of Your Children's Online Privacy BCS Community Credit Union is committed to protecting the privacy of your children. We do not knowingly solicit, market or collect data from children online without express parental consent or notification.

Modification The Credit Union reserves the right to modify, change or amend this Privacy Policy at any time without notice other than as expressly required by applicable law.

How we protect your information

We restrict access to nonpublic personal information about you to those employees who have specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard nonpublic personal information.

Our Employees' Obligations

All BCSCCU employees are required to follow our Code of Ethics. The Code of Ethics provides that employees are obligated to keep customer information confidential and never to discuss or disclose such information inside or outside of BCSCCU unless required to transact proper BCSCCU business. Their obligation still exists even if BCSCCU no longer employs them.

What you can do to help protect your privacy BCS Community Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

For instance, never send sensitive, personal information through email. Never share any of your passwords or PIN information. You should keep that information confidential. Keep this information separate from your computer, your wallet or any card. When someone calls you, please take extreme caution when disclosing any account numbers, social security numbers, or other information. Keep your phone number and address with us current, so if we detect potential fraud or unauthorized account activity, we can attempt to contact you immediately. Please contact us if you have any questions regarding the Credit Union's Privacy Policy or other questions regarding the privacy or security of your information, we are here to serve you. Call us at 303.425.6627 or 877.862.2728 or email us on our website at BCSCU.com. Last updated: January 2013.