

Our Privacy Notice



1941 Abbott Rd
Anchorage, AK 99507
907.339.9485
800.478.2222
cu1.org

Credit Union 1

Revised
September 2023

FACTS	WHAT DOES CREDIT UNION 1 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 accounts, products or services you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores 		
How?	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 Credit Union 1 chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Credit Union 1 share?	Can you limit this sharing?
For our everyday business purposes —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
For our marketing purposes —to offer our products and services to you		Yes	Yes
For joint marketing with other financial companies		Yes	Yes
For our affiliates' everyday business purposes —information about your transactions and experiences		No	We do not share
For our affiliates' everyday business purposes —information about your creditworthiness		No	We do not share
For our affiliates to market to you		No	We do not share
For non-affiliates to market to you		Yes	No
To limit our sharing	<ul style="list-style-type: none"> • Call 907-339-9485 or toll free at 800-478-2222, visit the credit union or mail in the form below. 		
<p>Please Note: If you are a <i>new</i> member, we can begin sharing your information 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. However, you can contact us at any time to limit our sharing.</p> <p>If you have questions, call us at 907-339-9485 or toll free at 800-478-2222 or visit us online at www.cu1.org.</p>			

Mail-In Form	Do not share my personal information with other financial institutions to jointly market to me.		
Name		Account No.	
Address			
City, State, ZIP			
Mail to: Credit Union 1, 1941 Abbott Road, Anchorage, AK 99507			

Who We Are	
Who is providing this notice?	Credit Union 1.

What We Do	
How does Credit Union 1 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 Credit Union 1 collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • start an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from the accounts you have with us 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"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates 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 the account you have with us

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Credit Union 1 has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Credit Union 1 does not share with non-affiliates so that they can market to you.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"> • <i>Insurance companies</i>

Additional Digital Banking Privacy Information

The following information relates to our collection, retention, and use of certain information in connection with our online banking and mobile banking services. Certain features of your online or mobile app (such as payment services) need to access your device's contacts in order to complete transactions efficiently. We may also maintain information regarding your device usage and IP address information. In addition, certain features require access to your camera for facial recognition or for mobile deposit. We may also periodically collect, transmit, and use geolocation information to support features that prevent fraudulent card use and alerts, but only if you expressly authorize collection of such information. You may choose whether geolocation information can be monitored on a continuous basis in the background, only while the app is being used, or not at all. You can change these permissions at any time in your device settings.