

# DENALI. A DIVISION OF NUVISION CREDIT UNION D/B/A NUVISION CREDIT UNION IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Read the following information carefully before you make your choices below.

**Your Rights.** You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

**Your Choices.** restrict information sharing with companies we own or control (Affiliates): Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

NO, do not share personal and financial information with your affiliated companies.

Restrict information sharing with other companies we do business with to provide financial products and services: unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, do not share personal and financial information with outside companies you contract with to provide financial products and services.

**Time Sensitive Reply.** You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Print Name: \_\_\_\_\_

Membership Number: \_\_\_\_\_

Signature: \_\_\_\_\_

To exercise your choice do the following:

- Complete, sign and mail to (you may want to make a copy for your records):

Denali. A Division of Nuvision Credit Union  
440 E. 36<sup>th</sup> Avenue  
Anchorage, AK 99503

- Or Fax to 907.222.5825

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[www.denalifcu.org](http://www.denalifcu.org)

800.764.1123 option 3

# FACTS

## WHAT DOES **NUVISION FEDERAL CREDIT UNION d/b/a DENALI. A DIVISION OF NUVISION 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 **member's** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **member's** personal information; the reasons Denali. A Division of Nuvision Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <b>Denali</b> share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), 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	No
<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	No	We don't share
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Call **800-764.1123 option 3** —our menu will prompt you through your choice(s)
- Visit us online: [www.denalifcu.org](http://www.denalifcu.org)

#### 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 **800-764.1123 option 3** or go to [www.denalifcu.org](http://www.denalifcu.org)

## Who we are

### Who is providing this notice?

Denali. A Division of Nuvision Credit Union

## What we do

### How does Denali. A Division of Nuvision 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 Denali. A Division of Nuvision 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. See below for more on your rights under state law.

### 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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Denali. A Division of Nuvision Credit Union does not share with our affiliates*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Denali. A Division of Nuvision Credit Union does share with non-affiliates so they can market to you.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include mortgage bankers, securities broker-dealers, and insurance companies and agents.*

## Other important information

California law limits an institution from sharing information for joint marketing unless we have provided you an opportunity to opt-out of this sharing.