



Aventa Credit Union Privacy Statement

All financial institutions — by necessity — must collect information in order to deliver financial services. Aventa Credit Union does so responsibly, securely and with the highest dedication to the protection of our membership. We do not sell member information to other companies. We follow many procedures and practices designed to ensure that your personal information is safe. This Privacy Statement provides you with important details about what information we use, how we use it and how we safeguard it. Should you have questions about any of our privacy policies, please contact us:

Colorado Springs: 719.482.7600

Outside Colorado Springs: 800.555.6665

Email: contactus@aventa.com

Visit us at: www.aventa.com for more

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: <table border="0" style="width: 100%;"> <tr> <td>Social security number</td> <td>Income</td> <td>Credit scores</td> </tr> <tr> <td>Account balances</td> <td>Payment history</td> <td>Credit history</td> </tr> </table>	Social security number	Income	Credit scores	Account balances	Payment history	Credit history
Social security number	Income	Credit scores					
Account balances	Payment history	Credit history					
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 Aventa chooses to share; and whether you can limit this sharing						

Reasons we can share your personal information	Does Aventa Share?	Can You Limit 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	No
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	No
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	Yes	Yes

Who we are	
Who is providing this notice?	Aventa Credit Union
What we do	
How does Aventa 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 Aventa collect my personal information?	Our data safety standards meet or exceed industry standards and are independently audited on an annual basis. We collect your personal information, for example, when you <ul style="list-style-type: none"> Open an account Deposit money Pay your bills Use your credit or debit card Apply for a loan Make requested changes to your account or personal information
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 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.	The primary account holder is authorized to make changes for all associated accounts. Secondary/joint account holders may make changes only to their own accounts.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Includes those that provide notification, statement, processing, or other services necessary to maintain member accounts and provide regulatory communication/information to members.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Includes those that provide supporting or ancillary services to member accounts.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Third parties that offer additional financial products through Aventa.
Children's privacy	We do not knowingly collect personally identifiable information from children under the age of 13. If a child under the age of 13 has provided us with personally identifiable information, we ask that a parent or guardian contact us we will delete the information about the child from our files. Children age 13 and over may enter in certain contests/sweepstakes through Aventa.com. At the time of entry, they will be asked for their name, address, e-mail address, and date of birth (to confirm age). Personally identifying information is NEVER sold, given, or disclosed to third parties. Upon the request of a user or a user's parent or guardian, Aventa will delete all personally identifying information about that child from our files.