



Privacy Statement and Notice

Rev. July 1, 2025

FACTS	WHAT DOES ON TAP 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: <ul style="list-style-type: none"> • Name, address, Social Security Number • Account balances and payment history • Credit history When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
How?	All financial companies need to share non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public personal information; the reasons On Tap Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does On Tap CU 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	Yes
For joint marketing with other financial companies	No	N/A
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 nonaffiliates to market to you	No	We don't share

To limit our sharing	Call 800.770.6414, 303.279.6414 or email us at inquire@OnTapCU.org Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent 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.
Questions ?	Call 800.770.6414 or 303.279.6414



Privacy Statement and Notice (continued)

Who we are	
Who is providing this notice?	On Tap Credit Union
What we do	
How does On Tap 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. We contractually require all third parties to meet our standards for safekeeping the confidentiality of our members' financial information.
How does On Tap Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or make an electronic transfer • 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: <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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. We share information with our affiliates for the benefit of our members to provide Trust Services, Lending Services, Investment Services and Insurance Services.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. We share information with nonaffiliates for the benefit of our member to provide Shared Service Centers, Card Services and Online and Mobile Banking Services.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. We enter into joint marketing agreements to provide our members Insurance Services, Auto Broker Services, Loan Services and Business Services.
Other Important Information	
For more information on our Privacy Policy, you can contact us at: <ul style="list-style-type: none"> • By Mail: 816 Washington Ave., Golden, CO., 80401 • By Phone: 800.770.6414 or 303.279.6414, • By Email: inquire@OnTapCU.org • Our Website: www.OnTapCU.org 	