



**Frontier Credit Union**  
 PO Box 1865  
 Idaho Falls, ID 83403  
 1-800-727-9961  
 Rev 11/26/21

## Facts

What does Frontier 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
- location data from your smartphone

When you are no longer our customer, we continue to share your information as described in this notice.

## How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Frontier Credit Union chooses to share; and whether you can limit this sharing.

### Reasons we can share your personal information

### Does Frontier Credit Union share?

### Can you limit this sharing?

For our everyday business purposes -such as to process your transaction, maintain your account(s), respond to court orders and legal investigation, 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

Yes

For our affiliates' everyday business purposes -information about your transactions and experiences

No

We don't share

For our affiliates' everyday business purposes -information about your creditworthiness

No

We don't share

For our affiliates to market to you

No

No

For nonaffiliates to market to you

Yes

Yes

## Questions?

Call 1-800-727-9961 or 208-523-9068 or go to <https://frontiercreditunion.com>

## Who we are

### Who is providing this notice?

Frontier Credit Union

## What we do

### How does Frontier 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 Frontier 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
- enable location services within our mobile app

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.

## Definitions

### Affiliates

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

-Frontier Credit Union has no affiliates

### Nonaffiliates

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

-Nonaffiliates we share with can include government entities, credit bureaus, and insurance companies.

### Joint marketing

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

-Our joint marketing partners include insurance companies

## Other important information

**Privacy Policy Changes.** Frontier Credit Union reserves the right to modify, change, or amend this Privacy Statement at any time without notice other than as expressly required by applicable law. Since privacy practices may change, please check [www.frontiercreditunion.com](http://www.frontiercreditunion.com) regularly to view the most current version of our privacy statement.

**Geolocation Information.** Our online banking app periodically collects, transmits, and uses geolocation information to support features that allow us to present marketing messages to you or 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 your location permissions at any time in your device settings.