



800.727.9961  
 865 S. Woodruff Avenue  
 PO Box 1865  
 Idaho Falls, ID 83401

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<b>FACTS</b>	What does Frontier Credit Union do with your personal information?
<b>WHY?</b>	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.
<b>WHAT?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> <li>• location data from your smartphone</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>HOW?</b>	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

<b>QUESTIONS?</b>	Call 1-800-727-9961 or 208-523-9068 or go to <a href="https://frontiercreditunion.com">https://frontiercreditunion.com</a>
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**Who we are**

<b>Who is providing this notice?</b>	Frontier Credit Union
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**What we do**

<b>How does Frontier Credit Union protect my personal information</b>	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.
<b>How does Frontier Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> <li>• enable location services within our mobile app</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your credit worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>How does Frontier Credit Union use Cookies?</b>	<p>Frontier Credit Union's website uses cookies to improve your experience, measure traffic, and show relevant ads. We share limited data, such as browsing activity, with advertising partners to improve our outreach. Though ad-related sharing can be considered a "sale" under some states' laws, Frontier does not sell your personal information. Essential cookies support security and basic functionality.</p> <p>When the Cookie Banner pops up on Frontier's website you are given the choice to "Accept All" or "Reject All" cookies.</p>

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. -Frontier Credit Union has no affiliates
<b>Nonaffiliates</b>	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.
<b>Joint marketing</b>	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

### **How do I delete my Online Banking profile?**

Delete your Online Banking profile by sending a request by email to [contactus@frontiercreditunion.com](mailto:contactus@frontiercreditunion.com).

- This request will not delete, remove, or inactivate any apps from your device/s.
- This request will not close any active membership(s) or account(s) you have with Frontier Credit Union.

### **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.