

## fort collins office

1550 blue spruce dr fort collins, co 80524 970 484 7498

#### murphy center

242 conifer st fort collins, co 80524 970 494 9940

## loveland office

1511 e 11th st, ste 210 loveland, co 80537 970 663 4163

n2n.org

## PRIVACY POLICY

What does Neighbor to Neighbor, Inc. 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.

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(s) and income, account balances and payment history, and credit history and credit scores.

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 the Neighbor to Neighbor, Inc. chooses to share; and whether you can 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, Neighbor to Neighbor, Inc. does not share your information. You may limit this sharing.

**For our marketing purposes** – to offer products and services to you, Neighbor to Neighbor, Inc. does share your information. You may limit this sharing.

For joint marketing with other financial companies Neighbor to Neighbor, Inc. does share your information. You may limit this sharing.

For our affiliates' everyday business purposes — information about your transactions and experiences, Neighbor to Neighbor, Inc. does share your information. You may limit this sharing.

For our affiliates' everyday business purposes — information about your creditworthiness, Neighbor to Neighbor, Inc. does not share your information. You may limit this sharing.

For our affiliates to market to you Neighbor to Neighbor, Inc. does not share your information. You may limit this sharing.







For nonaffiliates to market to you Neighbor to Neighbor, Inc. does not share your information. You may limit this sharing.

#### TO LIMIT OUR SHARING:

- Call 970-484-7498 our menu will prompt you through your choice(s) or
  - Visit us online at N2N.org

## **QUESTIONS:**

Call 970-484-7498 or go to N2N.org

#### WHO WE ARE

Who is providing the notice? Neighbor to Neighbor, Inc.

### WHAT WE DO

How does Neighbor to Neighbor, Inc. 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.

How does Neighbor to Neighbor, Inc. collect my personal information? We collect your personal information, for example, when you: open an account or deposit money, pay your bill or apply for a loan, use a 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

# What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account – unless you tell otherwise.

#### **DEFINITIONS:**

**Affiliates** – Companies related by common ownership or control. They can be financial or non-financial

**Nonaffiliates** – Companies not related by common ownership or control. They can be financial or non-financial



**Joint Marketing** – A formal agreement between nonaffiliated financial companies that together market financial products or services to you