

Colorado Solidarity Fund Privacy Policy

We respect your right to privacy. When you register as a member of Colorado Solidarity Fund or otherwise provide any personal information to us in person or online, that information will only be used in conjunction with the operations of the investment club, including communicating with you about Colorado Solidarity Fund, providing decision-making, and tax reporting.

Information You Give Us

You provide information when you attend a meeting, complete surveys, participate in Loomio decisions, and participate in the club. This information may include your first and last name, email address, postal address, phone number, birthday, demographic information (such as your gender), and any other information you give us.

When you join as a member of Colorado Solidarity Fund, you provide us with either a hard copy or a digital submission of your tax information, including your tax identification number, EIN, or social security number. You provide Shared Capital, a cooperatively owned community development financial institution, your bank account and routing number.

How We Use Your General and Tax Information

We may use the information we collect about you in a variety of ways, including to:

- Request for help in club operations
- Invite you to and remind you of upcoming meetings
- Share agendas, minutes or Loomio decisions
- Submit tax reports and forms
- Send notes of appreciation
- Connect with you on social media
- Provide quarterly financial snapshots and annual reports of club assets
- Inform you of co-op related events hosted by our members
- Maintain and update your account with the club

How We Store Your General Contact Information

We store general contact information on a single spreadsheet that lists our members, potential members, attendance, contribution amounts and contact information. The Colorado Solidarity Fund officers have access to this full spreadsheet, which is updated on a monthly basis.

How We Store Your Tax Information

Each year during the first quarter, CSF must report how much each member contributed and earned in interest the previous year to the IRS. We send members a K-1 form so that they can report it in their taxes along with an annual report. The Colorado Solidarity Fund treasurers maintain a secure, password-protected spreadsheet that includes all of this information for our members. We do NOT store this information on iCloud, Google Drive or other cloud-based storage locations.

If a member decides to leave the club, your tax information will be removed from this spreadsheet after we issue your last K-1 form. As any business, we must maintain tax and accounting records for Colorado Solidarity Fund for up to seven years.

How We Use Your Financial Information

Shared Capital collects your financial information on an ACH Authorization form at the point you become a member. They use this information to establish a recurring transaction that moves money from your personal bank account to the Colorado Solidarity Fund note.

We recommend that CSF members complete this form digitally in a secure form between you and Shared Capital. In this scenario, CSF never comes into contact with your personal banking information.

Members may complete the ACH authorization form in person at a Colorado Solidarity Fund meeting. In this scenario, the CSF Treasurer will aggregate and submit all forms in a password protected pdf to Shared Capital. Upon receipt, the hard copies and digital pdf will be destroyed.

Neither Colorado Solidarity Fund nor Shared Capital retains records of your banking information. Thus, if you seek to change anything related to your monthly contribution, you may need to provide this information again.

What Information We Share with Members

Any member may request to inspect the accounts, minutes, or Loomio decisions of the club. Member names, past contributions, contribution rates, and ownership percentages may be seen by all members of the club. Voting records, meeting discussion contributions, may also be seen by all members of the club.

We sometimes ask club members to call other club members to remind them about meeting dates or times. Thus, we occasionally share a small list of names and phone numbers for this purpose only. This reminder system is opt in.

Member emails are not public to other members; however, members can email other members via Loomio.

What Information We Share with Colorado Co-ops Study Circle and Other Co-op Organizations

Your personal information will never be sold to any third party, and it will not be shared with any third party without an explicit opt-in.

On every event sign in sheet, we allow attendees to opt-in to the Colorado Co-ops Study Circle email list. No attendee is required to be on this list. You can opt out of communications at any time.

What Information We Share Publicly

Members may opt in to having their full name or first name publicly listed as a member of CSF. We do not share personal member data (contact information, contribution rates, etc.) with social media or the public. We will only provide the press with a member's contact information with that member's explicit consent.