

FACTS

WHAT DOES ALLIANCE CATHOLIC CREDIT UNION (ACCU) 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:

- ④ Social Security number and account balances
- ④ Payment history and purchase history
- ④ Credit history and risk tolerance

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 **ACCU** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ACCU 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	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 nonaffiliates to market to you	YES	YES

To limit our sharing:

- * Call 1.877.950.2228 - ask to speak to a Call Center Representative - or -
- * Visit your local branch

Please note:

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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 1.877.950.2228 or go to www.allianceccu.com

Who we are

Who is providing this notice?

ALLIANCE CATHOLIC CREDIT UNION (ACCU)

What we do

How does **ACCU** 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 only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide.

How does **ACCU** collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Pay your bills or deposit money
- 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

- 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 choice will apply to everyone on your account.

Affiliates

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

- *Alliance Catholic Credit Union (ACCU) does not share with our affiliates.*

Nonaffiliates

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

- *Non-affiliates we share with can include insurance companies, direct marketing companies, and credit reporting agencies.*

Joint marketing

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

- *Our joint marketing entities include insurance companies and financial companies.*

Other important information