

FACTS

WHAT DOES AAA FEDERAL 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:

- Name, Address, Email address, & Social Security Number & Birth date
- Account Balances, Transaction History, Loss, Payment, and Credit History
- Wire Transfer Instructions

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

Reasons we can share your personal information	Does AAA Federal Credit Union 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 574-232-8021 or go to www.aaafcu.com

Who we are**Who is providing this notice?**

AAA Federal Credit Union

What we do**How does AAA Federal 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. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

How does AAA Federal Credit Union collect my personal information?

We collect nonpublic personal information, for example, when you

- complete an application or other form
- complete a transaction with us or our affiliates
- complete a transaction with non affiliated third parties
- We may also collect information from consumer reporting agencies.

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.

- AAA Federal Credit Union's affiliates include Credit Union Service Centers, Xtend, and CU Answers.

Nonaffiliates

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

- AAA Federal Credit Union does not share with nonaffiliates so they can market to you.

Joint marketing

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

- AAA Federal Credit Union's joint marketing partners include CUNA Mutual Insurance, Allied Solutions Insurance, CRI Insurance Company, Selman and Company Insurance, and Econocheck Corp.

Other important information