

FACTS

WHAT DOES ATHENS AREA 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?	<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"> ■ Social Security number and Account Balances ■ Payment History and Transactions History ■ Overdraft History and Wire Transfer Instructions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Athens Area Credit Union chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information.	Does Athens Area 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 everyday marketing purposes- to offer our products and services to you	YES	NO
For joint marketing with other financial companies-	NO	We Don't Share
For our affiliates' everyday business purposes- information about your transactions & 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-	NO	We Don't Share

Who we are	
Who is providing this notice?	Athens Area Credit Union

What we do	
How does Athens Area 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.
How does Athens Area Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or Apply for a loan ■ Provide account information or Give us your contact info ■ Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes-information about your creditworthiness ■ Affiliates from using you information to market to you ■ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Athens Area Credit Union has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Athens Area Credit Union does not share with non-affiliates
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services.</p> <ul style="list-style-type: none"> ■ Athens Area Credit Union doesn't jointly market.