

# FACTS

## WHAT DOES ALPENA ALCONA AREA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>▪ Social security number and income</li> <li>▪ Account balances and transaction history</li> <li>▪ Credit history and credit card or other debt</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Alpena Alcona Area Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Alpena Alcona Area Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies –</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	No	We do not share
<b>For non-affiliates to market to you</b>	No	We do not share

<b>Questions?</b>	Call (800) 443-3577 or go to <a href="http://www.aaacu.com">www.aaacu.com</a>
-------------------	---

## What we do

<p><b>How does Alpena Alcona Area Credit Union protect my personal information?</b></p>	<p>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.</p> <p>We also restrict access to your personal information to only those employees who need to know in order to perform his/her job duties or provide you with quality products and services.</p>
<p><b>How does Alpena Alcona Area Credit Union collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or provide account information</li> <li>▪ Apply for a loan or use your credit or debit card</li> <li>▪ Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personnel information from others, such as credit bureaus, affiliates, and other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include credit union service organizations such as Neighborhood Mortgage Solutions, LLC.</i></li> </ul>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Alpena Alcona Area Credit Union does not share with non-affiliates so they can market to you.</i></li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include insurance and financial service companies.</i></li> </ul>