



# Privacy Disclosure

Alabama River Credit Union

P.O. Box 907 Monroeville, Alabama 36461

## FACTS WHAT DOES ALABAMA RIVER 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 of the 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:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

**How?** All financial companies need to share members' information to run their everyday business. In the section below, we list reasons financial companies can share their customers' personal information; the reasons ALABAMA RIVER CREDIT UNION chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does ALABAMA RIVER CU share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process 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 product and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	NO	
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	NO	
<b>For our affiliates' to market to you</b>	NO	
<b>For non-affiliates' to market to you</b>	YES	YES

**Questions?** Call 251-575-2921

(See Back)



Who we are	
Who is providing this notice?	ALABAMA RIVER CREDIT UNION

What we do	
How does ALABAMA RIVER 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 with the ASTARO Firewall Protection, secured files and buildings.
How does ALABAMA RIVER CREDIT UNION collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> </ul> <p>[We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit sharing?	<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 you</li> <li>▪ Sharing for non-affiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ None</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ CUNA Mutual Group, Equifax, Fidelity, Fiserv, Transunion</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ None</li> </ul>

Other important information
<p>Alabama River Credit Union may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. Federally Insured by NCUA</p>