### FACTS

**WHAT DOES A+ 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:

- Social Security number and
- payment history and
- overdraft history and
- wire transfer instructions
- transaction or loss history
- checking account information

**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 A+ Federal Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does A+ Federal Credit Union share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Yes</td>
<td>No</td>
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<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>Yes</td>
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<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>Yes</td>
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<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
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<tr>
<td>For our affiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
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**To limit our sharing**
- Call 512-302-6800 or 800-252-8148

**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 will not continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**
Call 512-302-6800 or 800-252-8148
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<th><strong>Who we are</strong></th>
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<th><strong>What we do</strong></th>
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<tr>
<td><strong>How does A+ Federal Credit Union protect my personal information?</strong></td>
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<td><strong>How does A+ Federal Credit Union collect my personal information?</strong></td>
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<td><strong>Why can’t I limit all sharing?</strong></td>
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<td><strong>What happens when I limit sharing for an account I hold jointly with someone else?</strong></td>
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<th><strong>Definitions</strong></th>
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