

We don't share



For nonaffiliates to market to you

Questions?

			Rev. 01/2013
FACTS	WHAT DOES ACHIEVA 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 numberAccount balancesPayment history	Transaction historyOverdraft historyChecking account information	ı
	When you are <i>no longer</i> our c	ustomer, we continue to share your information as descr	ibed in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Achieva Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Achieva 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		No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness		No	We don't share

No

Call (727) 431-7680, (941) 907-4000, non-local (800) 593-2274 or go to www.AchievaCU.com

What We Do		
How does Achieva 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 Power Credit Union collect my personal	We collect your personal information, for example, when you	
information?	 Open an account Pay your bills Apply for a loan Use your credit or debit card Show your government-issued ID 	
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
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 non-financial companies. • Achieva Credit Union has no affiliates.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Achieva 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. • Our joint marketing partners include insurance companies.	

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