## **Privacy Notice**

Rev. 3/2010

## **PRIVACY NOTICE**

## **FACTS**

## WHAT DOES ACPE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial institutions 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	
	Payment history and Transaction or loss history	
	Account balances and checking account history	
	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' personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their members' personal information; the reasons ACPE Federal Credit Union chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information		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	NO	NO
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes- information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For non-affiliates to market to you	NO	NO

Questions?	Call (307)745-4726 or go to www.acpefcu.com

Who we are
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Who is providing this notice?

**ACPE Federal Credit Union** 

What we do

How does ACPEFCU 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 ACPEFCU collect my personal information?	We collect your personal information, for example, when you  • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card  We also collect your personal information from others, such as credit bureaus 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 information for non-affiliates to market to you  State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law).
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.  • Co-Op ATM/Debit Card network  • Credit bureaus  • Internal Revenue Service  • Mail companies  • Auditors
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.  • CUNA Insurance
Other important information	
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