

Rev. October 2011

FACTS	WHAT DOES ADVANTAGE CRI INFORMATION?	EDIT UNION DO WITH YO	OUR PERSONAL
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 • Credit history • Account balances • Credit scores • Payment history • Account transactions When you are <i>no longer</i> a 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 companies can share their members' personal information; the reasons Advantage Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Advantage 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		No	We don't share
For joint marketing with other financial companies		No	We don't share
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
For nonaffiliates to market to you		No	We don't share
Questions?	Call 419-529-5603 or go to www.advan	tage4.org	·

What We Do		
How does Advantage 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.	
How does Advantage Credit Union collect my personal information?	 We collect your personal information, for example, when you Open an account Give us your employment history Give us your contact information 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. Advantage Credit Union has no affiliates. 	
Nonaffiliates	 Companies not related by common ownership or control. They can be financial and non-financial companies. Advantage 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. Advantage Credit Union doesn't jointly market. 	

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