

FACTS

WHAT DOES AIR FORCE 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: <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores
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 Air Force Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Air Force Federal 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	Yes*
For joint marketing with other financial companies	Yes	Yes
For our affiliates’ everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates’ everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	N/A

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800.227.5328 — and speak to a Member Contact Center Representative. ■ Log in to your account at www.airforcefcu.com. In CyberMAT Online Banking, click on the “Account Services” tab, go to “Online Services,” click on the “Marketing Opt In/Out” link and proceed to the interactive form to make your choice(s). <p>If you are a <i>new</i> member, we can begin sharing your information 10 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 210.673.5610 , or go to www.airforcefcu.com
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Who we are

Who is providing this notice?

Air Force Federal Credit Union

What we do

How does Air Force FCU 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 Air Force FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or pay your bills
- Apply for a loan or use your debit card
- Use your credit card

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *None*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We have entered into agreements with other companies that provide services to us. We may also enter into agreements in the future with other companies that offer additional financial products for you to consider.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *We have entered into agreements with other companies that provide services to us.*

Other Important Information

At Air Force FCU, we put our members first and take pride in offering a variety of financial services. Protecting your privacy, as well as your financial assets, is central to our mission. Whether you are an existing member or are considering membership with us, we understand how important it is for you to know how we collect, retain and use information about you. We recognize that you have a right to expect your personal information to remain private and secure. Air Force FCU maintains standards to ensure that happens.

* Members cannot opt-out of being mailed issues of credit union newsletters that carry regulatory notices.