

Privacy Policy (<u>Click here</u> for a print, PDF, version)

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What does Allegheny-Ludlum Brackenridge 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 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 Allegheny-Ludlum Brackenridge Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Allegheny-Ludlum	Can you limit this
	Brackenrige FCU share?	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	NO	WE DO NOT SHARE
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes -	NO	WE DO NOT SHARE

information about your creditworthiness

For our affiliates to market to you	NO	NO
For nonaffiliates to market to you	YES	YES

Who we are

Who is providing this notice? Allegheny-Ludlum Brackenridge Federal Credit Union

What we do

ε.	n To protect your personal information from unauthorized access and
	y use, we use security measures that comply with federal law. These
personal information?	measures include computer safeguards and secured files and buildings
How does Allegheny-Ludlum	h We collect your personal information, for example when you:
Brackenridge FCU collect my	Open an account or deposit money
personal information?	Pay your bills or apply for a loan
	Use your credit or debit card
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 you
	Sharing for non affiliates to market you
	State laws and individual companies may give you additional rights
	to limit sharing.
What happens when I limit	Your choices will apply to everyone on your account - unless
sharing for an account I hold	you tell us otherwise.
jointly with someone else?	

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. We do not have any affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. They can be financial or non-financial companies such as insurance companies, consumer reporting agencies, data processor, plastic card printer, share

draft printers, or direct marketing companies.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you such as CUNA Mutal Group.

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