

FinanciaFacts

What Does American Southwest Credit Union Do with Your Personal Information?

0 Comments

FACTS	What Does American Southwest 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Payment history • Income • Transaction history • Account balances • Credit history <p>When you are no longer a member, we continue to share your information as described in this notice.</p>
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 American Southwest Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does ASCU 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 affiliates' everyday business purposes - information about your transaction 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 toll-free 800-752-6394 or 520-459-1860 or go to talktous@americansouthwestcu.org	

What We Do	
How does American Southwest Credit	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

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Please create and publish a survey in the control panel.

Union protect my personal information?	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 American Southwest Credit Union collect my personal information?	<p>We collect your personal information. For example, when you:</p> <ul style="list-style-type: none"> ● Open an account ● Give us your contact information ● Apply for a loan ● Make a wire transfer ● Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ● 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. American Southwest 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 and credit card companies.

ASCU's Website Privacy Policy (Statement)
<p>American Southwest Credit Union is committed to protecting the privacy of our members and other visitors to our website. ASCU has therefore adopted the following privacy policy:</p> <ol style="list-style-type: none"> 1. General Information Website Pages: American Southwest Credit Union collects information on domain names and dates and times of website visits. With this information we can track website use, measure site traffic, and improve site navigation and information. This information is never sold, given or disclosed to third parties not affiliated with ASCU. 2. Member Information Areas: ASCU collects and stores for staff use only information such as names, addresses, phone numbers, mail addresses, user IDs and passwords of members who register to access the member-only areas of the website. We may use this information in surveys to improve the quality of website information and services to members. This information is never sold, given or disclosed to third parties not affiliated with ASCU. 3. E-mail: ASCU may use personal information contained in e-mails sent by members and nonmembers to respond to inquiries, comments or suggestions. Please be advised that e-mail may not be secure against interception by unauthorized individuals. If you wish to communicate sensitive or personal information, you may want to use the U.S. Postal system or similar means. This information is never sold, given or disclosed to third parties not affiliated with ASCU. 4. Links to Other Sites: This site contains links to other websites. ASCU is not responsible for the privacy practices or the contents of such websites. We have no control of such websites, therefore, you should exercise caution when deciding to disclose your personal information. 5. Updates and Changes to Privacy Policy: ASCU reserves the right , at any time and without notice, to add, change, update or modify the Privacy Policy, simply by posting such change, update or modification on the site. Any such change, update or modification will be effective immediately upon posting on the site. If you have any questions regarding this notice, please do not hesitate to call us - we are here to serve you.



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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.