

## **PRIVACY POLICY DISCLOSURE TO MEMBERS**

America's Christian Credit Union values the privacy of our members. You have chosen to do business with us, and we recognize our responsibility to keep the information you provide to us secure and confidential. We believe that all personal financial information specific to you that you provide America's Christian Credit Union through any channel constitutes personal information. Protecting your privacy, along with your financial assets is our top priority. America's Christian Credit Union is committed to servicing all the financial needs of its members. As a service to you, our member, we may share information with select third parties that can offer valuable products and services that may interest you. When we share information with other parties for marketing purposes, you can expect them to treat it with the same strict standards as your credit union.

This privacy policy explains how we protect the privacy of your personal information and when we release information about you under certain situations, such as to maintain your account or other circumstances as required or permitted by law.

### **Information We Collect and Disclose to Others**

In the course of doing business, we collect and use various types of information, such as information available from public records and credit reports, as well as information you provide to us. We may also access information about you, such as credit reports, when considering a request from you for additional services or when exercising our rights under the law or any agreement with you. In addition, we collect information about you from the following sources:

- Information we receive from you on applications and other forms you submit to us, such as your name, address and social security number.
- Information about your transactions with us, our affiliates or others such as account balances and payment history.
- Information we receive from credit reporting agencies, such as your credit worthiness and credit history.

We may also disclose all of the information that we collect as described above. We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

### **Sharing Information with Third Parties**

We may disclose nonpublic personal information about you to financial service providers such as mortgage bankers, securities broker-dealers, and insurance agents. We may also disclose nonpublic personal information about you to non-affiliated third party processors as necessary to complete transactions, maintain accounts and records, and as permitted by law.

We may disclose all the information we collect as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. We may also disclose information about you under other circumstances, as permitted or required by law.

### **Confidentiality and Security Information**

Keeping your financial information secure is an important responsibility that is taken seriously at America's Christian Credit Union. We value your trust and handle your information with care. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. Our policies and procedures emphasize the importance of keeping our members' information confidential. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### **Accuracy of Information**

We make every effort to ensure that our records contain accurate, current and complete information. If you find that your account information is inaccurate, please call us at 626-208-5400, or write to us at 2100 E. Route 66, Suite 100, Glendora, CA 91740. We will promptly investigate and make any necessary changes to update our records.

### **Termination of Membership**

If you decide to terminate your membership with America's Christian Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

<b>FACTS</b>	
<b>WHAT DOES AMERICA'S CHRISTIAN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.
<b>What?</b>	<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"> <li>◆ social security number and income</li> <li>◆ account balances and payment history</li> <li>◆ credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 America's Christian Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does America's Christian Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes --</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	<b>No</b>	<b>We do not share</b>
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	<b>No</b>	<b>We do not share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We do not share</b>

**Questions?** Call us at 800.343.6328 or e-mail us at [privacy@americascu.com](mailto:privacy@americascu.com)

**What we do**

<p>How does America’s Christian Credit Union protect my personal information?</p>	<p>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.</p>
<p>How does America’s Christian Credit Union collect my personal information?</p>	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> <li>◆ open an account or deposit money</li> <li>◆ pay your bills or apply for a loan</li> <li>◆ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can’t I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>◆ sharing for affiliates’ everyday business purposes -- information about your creditworthiness</li> <li>◆ affiliates from using your information to market to you</li> <li>◆ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

**Definitions**

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> <li>◆ <i>America’s Christian Credit Union has no affiliates</i></li> </ul>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> <li>◆ <i>America’s Christian Credit Union does not share with nonaffiliates so they can market to you</i></li> </ul>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>◆ <i>Our joint marketing partners include mortgage bankers, securities broker-dealers and insurance agents</i></li> </ul>

**Other important information**

California law provides that a consumer has the right to control the sharing of personal and financial information with outside companies the financial institution contracts with to provide financial products and services. To exercise your right, refer to the separate notice titled, “Important Privacy Choices for Consumers” which is provided to you by America’s Christian Credit Union.