

<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>	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"> <li>■ Social Security Number and Date of Birth</li> <li>■ Account Balances and Payment History</li> </ul>
<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 First Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does America's First 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	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	N/A
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	N/A
<b>For our affiliates to market to you</b>	No	N/A
<b>For nonaffiliates to market to you</b>	No	N/A

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 800-633-8431 and speak with a Member Services Representative</li> <li>■ Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> member, we can begin sharing your information <b>30</b> 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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<b>Questions?</b>	Call 800-633-8431 and speak with a Member Services Representative
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**Mail-in Form**

Mark if you want to limit sharing

**For our marketing purposes and our joint marketing with other financial companies**

<b>Name</b>	_____
<b>Address City, State, Zip</b>	_____
<b>Account Number</b>	_____

Mail to: America's First Federal Credit Union, Attn: Member Services  
 P.O. Box 11349  
 Birmingham, AL 35202

## Who we are

Who is providing this notice?

**America's First Federal Credit Union**

## What we do

**How does America's First 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 America's First collect my personal information?**

We collect your personal information, for example, when you

- Open an account or Apply for a loan

**We also collect your personal information from others such as credit reporting agencies 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 any one else 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.

- **Our nonaffiliates include CUNA Mutual Company & Dennis Lane and Associates**

**Joint marketing**

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

- **Our Joint marketing partners include America's First Financial**

## Other important information