



Privacy Statement

Trust has always been the foundation of our relationship with members. To preserve your trust, we pledge to protect your privacy by adhering to the practices described below. By signing any application or agreement with us, or your use or continued use of any of our services after receiving this document, you jointly and severally agree to the terms and conditions set forth in this Policy and Agreement. In this Agreement the terms we, our, or us means Anderson Federal Credit Union; and the terms you or your means all members, consumers, borrowers and guarantors.

The Types of Information We Collect. We only collect information about our members for lawful business purposes, or as otherwise required by applicable law. We collect information about our members from the following sources: (a) Applications for services, verifications, current and past employers, other forms and any communications you send to us including electronic messages from which we collect your name, addresses, phone numbers, social security numbers, financial data, birth date, gender and other information; (b) Transactions involving your accounts or services with us from which we collect information such as your name, account number, balance, payment history, parties to your transactions and credit card usage; (c) Consumer Credit Reports from which we collect information regarding your creditworthiness, credit history, and account activity; and (d) Market Research Firms that provide us with a variety of information regarding our members such as the number of individuals in a household, home ownership.

You agree that the telephone numbers, street and e-mail addresses provided in your Membership Application and Signature Card, or any other application or communication sent to us are publicly available and will be used to provide notices, disclosures, statements, other communications (including but not limited to our responses to your e-mail communications) and offers for certain products or services.

We may also collect information from cookies, which are electronic files that capture information about you when you access our online services. However, this information is only used to facilitate the internal processing of your request or to facilitate the ease of using our web site. We do not disclose cookie information to non-affiliated third parties. For more information on how we use cookies and keep your information confidential, see the next paragraph.

How does Anderson Federal Credit Union collect information about you through its Internet web site(s) and what is done with that information?

We consider your privacy and the confidentiality of your business with us to be paramount in the trust you place in us. When we do collect information about you, it is to facilitate our relationship. We used two methods for collecting and using information:

1. Through online forms on the website(s) from data you provide when requesting products, services or information from us. Some examples include loan applications, personal information updates, and Internet communications from you.
2. By using small client-side files that reside on your computer called cookies, of which we use two types:
 - a. Sessions cookies that expire at the end of your browsing session. For our purposes these are generally used by AFCU Online Banking to facilitate the internal processing of the transactions you conduct through the service.
 - b. Persistent cookies that expire at a date determined by us.

These cookies are generally used to help us measure the effectiveness of our advertising campaigns and do not contain any personally identifiable or confidential information. They can also be used to help you personalize your experience on our website(s) should we choose to offer such a service.

Under no circumstances can a website other than those from our domain read or interact with the cookies created by our domain and we do not share any data we may collect from cookie information that can be personally identifiable. For more information about cookies and how they work visit: <http://www.ufaq.org/navcom/lyncookie.html> (<http://www.ufaq.org/navcom/lyncookie.html>) or <http://www.microsoft.com/info/cookies.htm> (<http://www.microsoft.com/info/cookies.htm>)

The Types of Information We Disclose. To benefit our members and former members, we only share the information described in the section above, within the Credit Union which includes all employees, directors, agents, volunteers, committee members, and field agents, and with certain trusted third parties described in this paragraph including other financial institutions with which we have joint marketing agreements, who are obligated to maintain the confidentiality and security of your private information. We use the services of various third parties to assist us in offering financial services to our members. For example, we use the services of third parties for processing or facilitating transactions using credit cards, checks (share drafts), debit cards and other access devices including home-banking; for assistance in making loans, loan underwriting; processing loan applications; appraising collateral; statement printing; bookkeeping and accounting; consulting and business development services; and for processing our outgoing mail. We also work with companies such as CUNA Mutual Insurance Society and Members Financial Services offered through CUNA Brokerage Services, Inc. that may provide financial services such as financial planning, financial counseling, investment services, extended automotive service contracts, personal property or other insurance, credit counseling, retail automobile sales and travel services to you.

Fair and Accurate Credit Transactions Act: The Credit Union may report information about your account(s) to third parties such as credit reporting agencies/bureaus. Late payment, missed payments, insufficient funds transactions or other defaults on your loan and share/share draft account(s) may be reflected in your credit report. We may also share information when permitted by applicable law.

Security. We are committed to taking every reasonable precaution to protect individual identifying information that you provide to us. We restrict access to nonpublic personal information about you to employees who need to know that information to provide products or services to you. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Notices and Joint Relationships. Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

Modification. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

What Members Can Do To Help. Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social

Card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, if a caller tells you he/she is calling you on behalf of the credit union and asks for your account number, you should beware. Legitimate credit union staff would already have access to that information. It's important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Protecting Children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

Beware of Phishing Scams. "Phishing" scams often come as official looking Email that appear to have come from your Credit Union, bank, credit card company, or eBay, etc. The Email usually says that there is something wrong with your account or that they need to verify your information. These messages have been forged and are fraudulent. Your Credit Union, bank, credit card company, etc. will not contact you by Email to verify your information or inform you that you have a problem with your account. You should just delete these messages; never reply to them and never follow their instructions.

For further information about avoiding fraud, you may wish to review the information provided at the following link on the Federal Trade Commission's website:

<http://www.ftc.gov/bcp/menus/consumer/tech/privacy.shtm>
[\(http://www.ftc.gov/bcp/menus/consumer/tech/privacy.shtm\)](http://www.ftc.gov/bcp/menus/consumer/tech/privacy.shtm)

Facts What does Anderson Federal Credit Union do with your personal information?

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.

The types of special information we collect and share depend on the product or service you have with us. This information can include:

- What?**
- Social security number and
 - Driver's license number and
 - Address

When you are *no longer our customer*, we continue to share your information as described in this notice.

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 Anderson Federal CU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AFCU 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	n/a	n/a
For our affiliates' everyday business purposes	n/a	n/a

-	n/a	n/a
information about your creditworthiness		
For nonaffiliates to market to you	n/a	n/a

Questions? Call 864-225-1254 or go to <http://www.andfcu.com>

Who we are

Who is providing this notice? Anderson Federal Credit Union

What we do

How does AFCU 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 AFCU collect my personal information? We collect your personal information, for example, when you

- apply for services or
- apply for loans or
- make transactions

Federal law gives you the right to limit only

Why can't I limit all sharing?

- sharing for affiliates' everyday business purposes - information about you 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.

Definitions

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

Affiliates

- Anderson Federal Credit Union does not share with affiliates so that they can market to you

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

Nonaffiliates

- Anderson Federal Credit Union does not share with nonaffiliates so that they can market to you

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

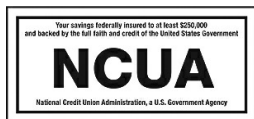
Joint marketing

- Anderson Federal Credit Union shares with CUNA and Affinion Group for joint marketing.

Other important information

Anderson Federal Credit Union
 1720 North Main Street
 Anderson, SC 29621
 864-225-1254

Anderson Federal Credit Union
 4365 Highway 24
 Anderson, SC 29626
 864-328-1200



Federally Insured by NCUA

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[Contact Us \(/contact\)](#)

