



FACTS

WHAT DOES ANDREWS FEDERAL 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Account transactions and checking account information
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Andrews Federal chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Andrews Federal 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share.
For nonaffiliates to market to you	No	We do not share.

To limit our sharing	<ul style="list-style-type: none"> • Call 1.800.487.5500 (US) or 00.800.487.56267 (outside the US) to speak with a Member Care Representative or • Write to us at: Support Services, PO Box 4000, Clinton, MD 20735
Questions?	Call 1.800.487.5500 or visit www.andrewsfcu.org for more information.

Who we are

Who is providing this notice?	Andrews Federal Credit Union
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What we do

How does Andrews Federal protect my personal information?	To protect your personal information from unauthorized access and use, we use physical, electronic and procedural safeguards that comply with federal law.
How does Andrews Federal collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or deposit funds • 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: <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 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?	All account holders' information will be limited in the same manner.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Examples of these would be insurance providers, investment services, etc.