

**ANGELINA FEDERAL EMPLOYEES CREDIT UNION
PRIVACY POLICY**

FACTS

WHAT DOES AFECU 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 services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Driver's License Number • Income Information and Employment Information • Credit History and Account Balances <p>When you are no longer our customer, 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 Angelina Federal Employees Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AFECU 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	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (800) 569-9799 or go to www.afecu.net .
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Who we are	
Who is providing this notice?	Angelina Federal Employees Credit Union 900 Pershing Ave, Lufkin, Texas 75904
What we do	
How does AFECU 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 AFECU collect my personal information?	We collect your personal information, for example, when you open an account, apply for a loan, make a wire transfer, file an insurance claim, or use your debit or credit card.
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>* CUNA</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>* Town North Bank</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>* Experian</p>
Other important information	
<p>Individuals are provided this notice upon application for membership and annually thereafter. Our privacy notice is also maintained on our website at www.afecu.net.</p>	