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## Privacy Policy

Archer Cooperative Credit union is committed to making available financial products and services that will enable our members to meet their financial needs and reach their financial goals. Protecting personal information and using it in a manner consistent with member expectations is a high priority for everyone associated with our credit union.

Members of our credit union have a responsibility to safeguard their information.

To ensure that members can rely on the quality of products and services the credit union makes available, our credit union will adhere to the following policies:

## FACTS WHAT DOES ARCHER COOPERATIVE CREDIT UNION 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.

The type of personal information we collect and share depend on the accounts or services you have with us. This information can include:

Name, address, Social Security Number and income

Account balances and payment history

What?

Credit history, credit scores and employment history

How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list reason financial companies can share their members' personal information, the reasons Archer Cooperative Credit Union chooses to share; and whether you can limit this sharing.

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

To limit our sharing Call 307.795.2204, visit the credit union or mail in the form below.

Please note: If you are a *new* member, we can begin sharing your information [30] days from the date we sent you this notice. When you are *no longerour* member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.If you have questions, call us at 308.795.2204 or visit us online at www.archerccu.com.

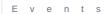
Mail-In Form	Do not share my personal information with other financial institutions to jointly market to me.	
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.[] Apply my choices only to me	Name	
	Account No.	
	Address	
	City, State, ZIP	
	Mail to: Archer Cooperative Credit Union, 2121 Archer Rd., Archer, NE 68816	
Who We Are		
Who is providing this notice?	Archer Cooperative Credit Union	
What We Do		
How does Archer Cooperative Credit Union protect my personal information?	We maintain strict policies and security controls to assure that member information in our computer systems and files is protected. Our employees and agents are permitted access to member information that they may need to perform their jobs and to provide service to you, our employees and agents have access to such member information as necessary to conduct a transaction or respond to your inquinies. All employees and agents have regular access to the Credit Union computer system and records storage. The Credit Union has established internal security controls, including physical, electronic, and procedural safeguards to protect the information you provide us and the information we collect about you. We will continue to review our internal security controls to safeguard your member information as we employ new technology in the future.	
How does Archer Cooperative Credit Union collect my personal information?	<ul> <li>We collect your personal information, for example when you:</li> <li>Open an account</li> <li>Apply for a loan</li> <li>Use your credit or debit card</li> <li>Pay your bills</li> <li>Make deposit to or withdrawals from your accounts</li> <li>We also collect your personal information from others, including credit bureaus and other companies.</li> </ul>	
Why can't I limit all sharing?	Federal law gives you the right to limit only:    Sharing for affiliates' everyday business purposes—	

 Sharing for affiliates' everyday business purposes information about your creditworthiness What is y our Savings Bonds worth?



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	Affiliates from using your information to market to you	
	Sharing for non-affiliates 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?	You choices will apply to everyone on your account—unless you tell us otherwise.	
Definitions		
Affiliates	Companies related by common ownership or control. The can be financial and non-financial companies. Archer Cooperative Credit Union has no affiliates	
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Archer Cooperative Credit Union does not share with non-affiliates so that they can market to you.	
Joint marketing	A formal agreement between non-affiliate financial companies that together market financial products or services to you. Our marketing partner include: Other financial service providers	

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Privacy Policy Notices, Terms & Conditions

## EDUAL HOUSING LENDER YOUR Savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

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