



FACTS	WHAT DOES ARROWHEAD 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.		
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Checking account information ■ Account balances and Transaction history ■ Credit history and Credit Score <p>When you are no longer our member, we continue to share 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 Arrowhead Credit Union chooses to share; and whether you can limit this sharing.		
	Reasons we can share your personal information	Does Arrowhead Credit Union 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	No	We don't share
	For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
	For nonaffiliates to market to you	No	We don't share
Questions?	Call 800-743-7228 M-F 8am—6pm and Sat 9am-2pm or go to www.arrowheadcu.org/privacy		

What we do

How does Arrowhead Credit Union 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to those employees for whom access is appropriate.

How does Arrowhead Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Pay your bills through bill payment
- Use your debit card or deposit money

We also collect your personal information from others, such as credit bureaus, affiliates, 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. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

- Arrowhead Credit Union has no affiliates

Non-affiliates

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

- *Nonaffiliates we share with can include mortgage companies, insurance providers, bill payment processors and credit reporting agencies*

Joint marketing

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

- *Our joint marketing partners include investment companies and insurance providers*

Other important information

Under the provisions of the California Financial Information Privacy Act (also known as SB-1), we need to provide you with an opportunity to opt-out of sharing with our joint marketing partners.

If you have previously opted-out and would like to keep the same preference, you do not need to opt out again.