

Membership & Eligibility Credit Union News Account Forms Fees & Disclosures Privacy Policy

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Account:

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## **Privacy Policy**

## Effective March 1, 2011

FACTS	WHAT DOES ASSOCIATED FEDERAL EMPLOYEES FEDERAL 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?	The types 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/assets Account balances and payment history Transaction history and credit history/credit scores  When you are no longer our customer, we will not share your information except as described in this notice.
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 Associated Fed Emp FCU chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES ASSOCIATED FED EMPL FCU 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 801-364-5717 for Member Services
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WHO WE ARE	
Who is providing this notice?	Associated Federal Employees Federal Credit Union

WHAT WE DO				
How does Associated Fed Emp FCU 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 Associated Fed Emp FCU collect my personal information?	We collect your personal information, for example, when you  open an account or apply for a loan Pay bills or sign-up for Home Teller Deposit money			
Why can't I limit all sharing?	Federal law only 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.			

DEFINITIONS			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Associated Federal Employees Federal Credit Union has no		
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Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • Associated Federal Employees Federal Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  • Our joint marketing partners include CUNA Mutual

## OTHER IMPORTANT INFORMATION

If you would like to limit our sharing with joint marketing partners, please mail a written and signed request to:

Associated Federal Employees Federal Credit Union 125 S State Street Room 2205 Salt Lake City, UT 84138

If you are a new member, we can begin sharing your information 5 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

## • Download this notice





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