



F A C T S

WHAT DOES ASSOCIATED HEALTHCARE CREDIT UNION (AHCU) 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 services you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you close your account, we continue to share information about you according to our policies.

How?

All financial companies need to share members' personal information to run their everyday business—to process transactions, maintain member accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their members' personal information; the reasons AHCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AHCU share?	Can you limit this sharing?
For our everyday business purposes— to process your transactions, maintain your account, respond to court orders and legal investigations, and report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
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

To limit our sharing

- Call 1-877-241-8233 or
- Visit us online: www.ahcu.org

Please note:

If you are a new member, we can begin sharing your information 30 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.

Contact Us

Call 1-877-241-8233 or go to www.ahcu.org

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WHAT DOES AHCU DO WITH YOUR PERSONAL INFORMATION?

What we do	
How does AHCU 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, secured files and buildings.
How does AHCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• open an account or deposit money• pay your bills or apply for a loan• use your credit or debit card 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 sharing only for <ul style="list-style-type: none">• affiliates' everyday business purposes—information about your credit worthiness• affiliates to market to you• 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. <ul style="list-style-type: none">• AHCU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none">• AHCU does not share with nonaffiliates, so they can market to you.
Joint marketing	A formal agreement between nonaffiliates financial companies that together market financial products or services to you. <ul style="list-style-type: none">• Our joint marketing partners include insurance companies.

Other Important Information