

 **Member Login**

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About Us

Privacy Policies

What does Avestar 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 product or service you have with us. This information can include:

- *Social Security number and Account balances
- *Account transactions and credit history
- *Mortgage rates and payment and payment history

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 member's personal information; the reasons Avestar Credit Union chooses to share; and whether you can limit this sharing.

For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders

Does Avestar Credit Union share? **Yes** Can you limit this sharing? **No**

For our marketing purposes - to offer our products and services to you

Does Avestar Credit Union share? **Yes** Can you limit this sharing? **Yes**

For joint marketing with other financial companies -

Does Avestar Credit Union share? Yes Can you limit this sharing? Yes

For our affiliates' everyday business purposes

Does Avestar Credit Union share? **No** Can you limit this sharing? **We don't share**

For our affiliates to market to you

Does Avestar Credit Union share? **No** Can you limit this sharing? **We don't share**

For nonaffiliated to market to you

Does Avestar Credit Union share? **No** Can you limit this sharing? **We don't share**

To limit our sharing: Call 920-478-2151

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Who is providing this notice?

Avestar Credit Union

How does Avestar 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 educate our employees about the importance of confidentiality and customer privacy through standard procedures and training programs.**

How does Avestar Credit Union collect my personal information?



Quick Links:

[Turbo Tax](#)

[Contact Us](#)

[Loan Rates](#)

[Savings Calculator](#)

We collect your personal information, for example, when you

- * Open an account or Apply for a loan
- * Provide account information or show your government-issued ID
- * Give us your contact information

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 nonaffiliated 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?

Your opt out will apply to all associated joint consumers on your jointly held account.

Definitions:

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

**Avestar Credit Union has no affiliates.*

Nonaffiliated: Companies not related by common ownership or control. They can be financial or nonfinancial companies.

**Nonaffiliates can include insurance companies, government agencies, plastic card processors, mortgage service companies, consumer reporting agencies, data processors, check printers.*

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 Group's MEMBERCONNECT*

Other Important Information

Before establishing these relationships, we ensure that the third-party's privacy protections practices are as stringent as ours. We also require that they use your personal information only to complete the service requested. Avestar Credit Union does not and will not sell or provide your personal information to any third party for independent use. Occasionally, we may enter into joint marketing agreements with non-affiliated third parties or other financial institutions to provide you with beneficial products and/or services.

