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 are no longer our member, we continue to share your information 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 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	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 1-877-241-8233 or go to www.ahcu.org

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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
Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • AHCU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies • 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. • Our joint marketing partners include insurance companies