

FACTS	WHAT DOES AUSTIN FEDERAL CREDIT UNION (AFCU) 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: <ul style="list-style-type: none"> • Social Security number and account balances • overdraft history, payment history, and credit history
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons AustinFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does AustinFCU 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 to 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.	NO	We don't share.
For our affiliates' everyday business purposes— Information about your transactions and experiences.	NO	We have no affiliates.
For our affiliates' everyday business purposes— Information about your creditworthiness.	NO	We have no affiliates.
For non-affiliates to market to you.	YES	YES
To limit our sharing:	<ul style="list-style-type: none"> • For an Opt-Out form, call (512) 444-6419 or (800) 950-8143 OR go to the Austin FCU website https://austinfcu.com/custom/fi/austinfcu/fb/disclosure/privacy.pdf to print this form and mail to us. • Mail the form below. <p>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.</p>	
Questions?	Call us at (512) 444-6419 or (800) 950-8143 OR email us at info@austinfcu.com .	

----- Detach and mail the form below. Keep the above Disclosure for your records. -----

Mail-In Form	
<p>Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p>	<p><u>Mark if you want to limit:</u></p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>
<p><input type="checkbox"/> Apply my choice(s) only to me.</p>	<p>NAME: _____</p> <p>ADDRESS: _____</p> <p>CITY / STATE / ZIP: _____</p> <p>ACCOUNT #: _____</p>
MAIL TO:	Austin Federal Credit Union / 1900 Woodward St. / Austin, TX 78741-7829

WHO WE ARE**Who is providing this notice?****Austin Federal Credit Union (AFCU)****WHAT WE DO****How does AFCU 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 AFCU collect my personal information?

We collect your personal information, for example, when you

- open an account **or** apply for a loan
- use your credit card or debit card **or** make a wire transfer
- make deposits to or withdrawals from your account

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only sharing for:

- affiliates' everyday purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates 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 choices will apply to everyone on your account—unless you tell us otherwise.

DEFINITIONS**Affiliates**

Companies related by common ownership or control. They can be financial and non-financial companies—**AFCU has no affiliates.**

Non-affiliates

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

- Non-affiliates we share with can include: data processors and debit/ATM processors; consumer reporting agencies and credit card companies; and check/share draft printers

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT, credit card companies and debit card companies