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## **NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS**

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We, our, and us, when used in this notice, mean AAC C.U.

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

All of our consumer members who have a continuing relationship with us, such as:

- \*Deposit account
- \*Loan account
- \*Credit card
- \*Retail installment contract we hold and service
- \*Self-directed Individual Retirement Account where we act as custodial or trustee
- \*Home mortgage brokerage

We will tell you the sources of nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information. We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An affiliate is a company we own or control.

A nonaffiliated third party is a company that is not an affiliate of ours.

### **THE INFORMATION THAT WE COLLECT**

We collect nonpublic personal information about you from the following sources:

- \*Information we receive from you on applications or other forms
- \*Information about your transactions with us
- \*Information about your transactions with nonaffiliated third parties
- \*Information from a consumer reporting agency

### **THE CONFIDENTIALITY OF YOUR NONPUBLIC PERSONAL INFORMATION**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### **NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED 3RD PARTIES**

We will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law.

### **NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS**

We do not disclose nonpublic personal information about former members, except as permitted by law.

### **AUTHORIZED SHARING - JOINT MARKETING**

We may disclose the following information to other financial institutions with whom we have joint marketing agreements:

- \*Nonpublic personal information we receive from you on an application or other forms such as Name or Address

Federal law allows us to disclose the information listed above with other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosure of this information. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

### **TYPES OF BUSINESSES**

Here are the types of businesses with whom we may disclose nonpublic personal information under this section

- \*Financial service providers, such as Insurance Agents

### **REASONS FOR DISCLOSING**

Here is why we may disclose nonpublic personal information about you to other financial institutions with whom we have joint marketing agreements:

- \*To provide our members with information about additional products and services