

# Privacy Policy

## *Notice of Your Financial Privacy Rights*

We, our and us, when used in this notice, mean AFL-CIO Employees Federal Credit Union. 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

- **Safe deposit box** We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information. We will also tell you what information we share with other entities. We will explain what your rights are, and how you can exercise them. If you share your account relationship with someone else, for example where you are a co-borrower or joint holder of a share draft account, we suggest that you share this information with each other to ensure that each of you are aware of our policy and options. 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. *Opt out* means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

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 our affiliates
- Information about your transactions with nonaffiliated third parties

• Information from a consumer reporting agency The Confidentiality, Security, and Integrity 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 Third Parties We may disclose nonpublic personal information to nonaffiliated third parties. Here are the kinds of nonpublic personal information we disclose to nonaffiliated third parties:

- Nonpublic personal information we receive from you on an application or other forms, such as
  - Name
  - Address You may opt out of the disclosure of the information listed above. Exceptions: We do not share this information about members who reside in Alabama, Alaska, Idaho, North Dakota, or Vermont. Members who reside in these states do not need to opt out. We do not share any information derived from deposit (share) relationships with us, about members who reside in Massachusetts, Mississippi, or New Jersey. If you only have a deposit relationship with us and you reside in none of these states, you do not need to opt out. If you have a loan or other non-deposit member relationship, and you do not want us to share this information about you, you should send us the opt out form.

Types of Nonaffiliated Third Parties We may disclose nonpublic personal information about you to the following types of nonaffiliated third parties:

- Financial service providers, such as
    - Securities broker-dealers
    - Insurance agents
- Reasons for Disclosing Here is why we may disclose nonpublic personal information about you to nonaffiliated third parties:

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

Limitations on Disclosure Here are the limitations we impose on the use of nonpublic personal information disclosed to nonaffiliated third parties:

- We only allow direct mail solicitations

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
    - Address
- You do not have a right to opt out of the disclosure of this information. Exceptions: We do not share this information about members who reside in Alabama, Alaska, Idaho, North Dakota, or Vermont. We do not share any information derived from deposit (share) relationships with us about members who reside in Massachusetts, Mississippi or New Jersey.

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

- Financial service providers, such as
    - Securities broker-dealers
    - 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

Your Right to Block the Disclosure of Your Nonpublic Personal Information Nonaffiliated Third Parties. If you do not want us to share your nonpublic personal information with nonaffiliated third parties, you can block the release of certain nonpublic personal information. This is known as your right to “opt out.” Your decision to block the disclosure of you nonpublic personal information will apply to all products and services you receive from us. If you have one or more joint accounts, an opt out instruction given by one participant of such an account will affect all of the accounts of the person who opts out and all information from those accounts about others who participate in those accounts. If you wish to opt out of disclosures, you may do so by checking the appropriate box(es) on the Opt Out Notice that you received with this notice and returning it to us at this address:

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