

FACTS**WHAT DOES AmeriChoice Federal 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: <ul style="list-style-type: none"> ■ Social Security number and account balances ■ account history and payment history ■ credit history and checking account information
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 AmeriChoice Federal Credit Union chooses to share; and whether you can limit the sharing

Reasons we can share your personal information	Does AmeriChoice FCU 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 report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	No	We do not share
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes- information on your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800-240-4364 ■ Use the Home Banking Message Center ■ Mail the form below <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call us at 800-240-4364 or go to www.americhoice.org
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Mail-In Form	
<input type="checkbox"/>	Please do not share my personal information with nonaffiliates to market their products and services to me
Name	
Address	
City, State, Zip	
Account #	
AmeriChoice Federal Credit Union Attention: Privacy Administrator 2175 Bumble Bee Hollow Road Mechanicsburg, PA 17055	

Who are we

Who is providing this notice?	AmeriChoice Federal Credit Union
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What we do

How does AmeriChoice FCU 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 AmeriChoice FCU collect my personal information?	We collect your personal information, for example when you: <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only- <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes- information ■ affiliates from using your information to market to you ■ sharing for nonaffiliates 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 with someone else?	Your choice will apply to everyone on your account

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>AmeriChoice Federal Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with include: AON Consulting (Life Ring), Liberty Mutual, & RCI (Selman and Co.)</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you. <ul style="list-style-type: none"> ■ <i>AmeriChoice Federal Credit Union currently is not involved with any companies for joint marketing purposes</i>