

FACTS

WHAT DOES AMERICA'S FIRST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

America's First Federal Credit Union
1200 4th Avenue North
Birmingham, AL 35203

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 • Credit Card or Other Debt and Payment History • Transaction or Loss History and Wire Transfer Instructions
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 America's First Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does America's First 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	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For our nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 800-633-8431 and speak with a Member Services Representative ▪ Mail the form below <p>Please note:</p> <p>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 continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800-633-8431 and speak with a Member Services Representative
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Mail-in Form

Mark if you want to limit sharing

For our marketing purposes and our joint marketing with other financial companies

Name	<hr/>
Address City, State, Zip	<hr/>
Account Number	<hr/>

Mail to: America's First Federal Credit Union, Attn: Member Services
P.O. Box 11349
Birmingham, AL 35202

Who we are

Who is providing this notice?

America's First Federal Credit Union

What we do

How does America's First 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 America's First collect my personal information?

We collect your personal information, for example, when you

- Open an account or Apply for a loan

We also collect your personal information from others such as credit reporting agencies or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- 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 jointly with someone else?

Your choices will apply to any one else on your account

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- **None**

Nonaffiliates

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

- **Our nonaffiliates include insurance companies and financial companies.**

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **Our joint marketing partners include financial companies.**

