

FACTS

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



Rev 08/2025

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:

- 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 are required to share members' personal information to conduct their daily operations. In the section below, we outline the reasons why financial companies can share members' personal information, the reasons AmFirst chooses to share it, and whether you have the ability to limit this sharing.

Reasons we can share your personal information	Does AmFirst 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

Call 800-633-8431 and speak with a Member Services Representative
Or mail the form below.

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.

Questions?

Call 800-633-8431 and speak with a Member Services Representative.

Mail-in Form

Mark if you want to limit sharing

☐

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

Name

Address

City, State, Zip

Account Number

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 AmFirst 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 AmFirst collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan. • Pay your bills. • Make a wire transfer, tell us who receives the money, & where to send the money. <p>We also collect your personal information from others such as credit reporting agencies or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply only to you – Unless you tell us otherwise.

Definitions

Affiliates

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

- **AmFirst has no affiliates.**

Nonaffiliates

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

- **Our nonaffiliates include financial companies.**

Joint marketing

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

- **Our joint marketing partners includes insurance companies and financial companies.**