FACTS

WHAT DOES ANECA 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:
- Social Security number and account balances
- account transactions and credit history
- payment history and transaction history

When you are no longer our member, we continue to share your information as described in this notice.

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 ANECA Federal Credit Union chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does ANECA Federal Credit Union share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

Questions? Call 877-263-2248 or go to www.aneca.org
## What we do

<table>
<thead>
<tr>
<th>How does ANECA Federal Credit Union protect my personal information?</th>
<th>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.</th>
</tr>
</thead>
</table>
| How does ANECA Federal Credit Union collect my personal information? | We collect your personal information, for example, when you:  
- open an account or apply for financing  
- use your credit or debit card or show your government-issued ID  
- provide account information  
We also collect your personal information from others, such as credit bureaus, affiliates, 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 law and individual companies may give you additional rights to limit sharing. |

## Definitions

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- **ANECA Federal Credit Union has no affiliates.** |
|---|---|
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- **Nonaffiliates we share with can include plastic card processors (credit/Debit), consumer reporting agencies, and Advertising.** |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- **Our joint marketing partners include advertising/marketing agencies and insurance companies.** |

## Other important information