



FACTS

WHAT DOES AREA 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 income
- Account balances and payment history
- Credit history and credit score

When you are *no longer* our customer, 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 Area Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Area Federal Credit Union 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	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes — information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes — information about your creditworthiness	NO	WE DON'T SHARE
For non-affiliates to market to you	NO	WE DON'T SHARE

Questions?

Call 605-225-2488

Who we are

Who is providing this notice?

AREA FEDERAL CREDIT UNION

What we do

How does Area Federal Credit Union 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 Area Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus 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 you
- sharing for non-affiliates to market to you

State laws 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 non-financial companies.

- *Area Federal Credit Union has no affiliates.*

Non-affiliates

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

- *Third party service providers.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Area Federal Credit Union has no formal marketing agreements.*

Other important information