



## FACTS

### WHAT DOES ARBOR FINANCIAL 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:

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Social Security number | <input checked="" type="checkbox"/> Transaction history |
| <input checked="" type="checkbox"/> Account balances       | <input checked="" type="checkbox"/> Credit history      |
| <input checked="" type="checkbox"/> Payment history        | <input checked="" type="checkbox"/> Credit scores       |

When you are no longer our member, we may 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 Arbor Financial CU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Arbor Financial share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 269.375.6702 or Toll-free at 800.442.7340 or go to [www.arborfcu.org](http://www.arborfcu.org)

What We Do	
<b>How does Arbor Financial CU protect my personal information?</b>	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.
<b>How does Arbor Financial CU collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Open an account</li> <li><input checked="" type="checkbox"/> Deposit money</li> <li><input checked="" type="checkbox"/> Apply for a loan</li> <li><input checked="" type="checkbox"/> Give us your income information</li> <li><input checked="" type="checkbox"/> Provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li><input checked="" type="checkbox"/> affiliates from using your information to market to you</li> <li><input checked="" type="checkbox"/> sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> <i>Arbor Financial CU has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> <i>Arbor Financial CU does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> <i>Insurance Companies</i></li> </ul>