

## Privacy Policy

To our account holders and potential account holders:

In accordance with Section 326 of the USA Patriot Act of 2001, which requires the AFFCU to help the government fight the funding of terrorism and money laundering activities, AFFCU is required to obtain basic identifying information from you and verify that information when you open a new account.

This means the AFFCU staff will ask you for some basic information such as your name, address, date of birth, and other information designed to help us identify you. AFFCU staff will also ask to see documents identifying you such as a social security card, driver's license, passport, and/or some other government-issued document.

In some cases, identification will be requested for those individuals conducting business with AFFCU prior to the effective date of the member identification requirements. This is because original documentation was not obtained with the opening of the account or AFFCU is unable to form a reasonable belief that it knows the true identity of the existing account holder.

In all cases, protection of our member's identity and confidentiality is the Credit Union's pledge to you. AFFCU appreciates your patience and understanding as well as do our part in complying with the new account identification procedures required by the federal USA Patriot Act of 2001.

As required by law, we (AFFCU) must provide this notice to you at the time you establish your membership and annually each year. As a consumer, you have the right to limit some of the information sharing we do, but not all.

The information sharing that you can't limit is with our business partners such as data processing companies, credit reporting agencies, and government agencies who assist us with our everyday business practices in order to process your transactions, maintain your account(s), respond to court orders and legal investigations, send notices, or report to credit bureaus, as example. The types of personal information we collect and share depend on the product or service you have with us and can include:

Your Social Security Number and income

Account balances and payment history

Credit history and credit-based insurance scores

The things you can limit information sharing on include sharing information for marketing purpose of our business partners and insurance agencies. We never share your information with any other company to market directly to you, nor do we share your credit worthiness.

To limit our sharing, simply call the credit union at 518-453-9748 or inform a representative the next time you visit one of our branches. In the event you decide to limit sharing for an account you hold jointly with someone else, it will apply to everyone on your account.

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.

Thank you for choosing AFFCU as your banking partner. We appreciate the trust you have placed in us!