

# PRIVACY POLICY



What does Andrews Federal Credit Union do with your personal information?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Account transactions and checking account information</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share members' personal information for their everyday business purposes. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Andrews Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Andrews Federal 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	Yes	Yes

<b>To Limit Our Sharing</b>	<p>Call 1-800-487-5500 (US) or 00.800.487.56267 (outside the US) or visit us online at <a href="http://www.andrewsfcu.org/optout">www.andrewsfcu.org/optout</a> and complete the opt out form.</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions</b>	Call 1-800-487-5500 (US) or 00.800.487.56267 (outside the US) or visit us online at <a href="http://www.andrewsfcu.org">www.andrewsfcu.org</a>

Who We Are	
Who is providing this notice?	Andrews Federal Credit Union

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What We Do	
How does Andrews 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 Andrews Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>•Open an account or deposit funds</li> <li>•Pay your bills or apply for a loan</li> <li>•Use your credit or debit card</li> </ul> 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: <ul style="list-style-type: none"> <li>•Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>•Affiliates from using your information to market to you</li> <li>•Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies with an Andrews Federal Credit Union name such as Andrews Federal Credit Union Services Corporation, Andrews Federal Building Corporation and Andrews Federal Credit Union Corporation.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Nonaffiliates we share with can include insurance companies, payment networks, credit card companies, and companies that perform marketing services on our behalf.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Examples of these would be insurance providers, investment services, etc. <i>Our joint marketing partners can include insurance companies, payment networks, credit card companies, and financial product or service marketing companies.</i>