

**FACTS****WHAT DOES APCO EMPLOYEES 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:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

**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 APCO Employees Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does APCO Employees Credit Union 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 do not share this information.
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	We do not share this information.
<b>For our affiliates to market to you</b>	NO	We do not share this information.
<b>For nonaffiliates to market to you</b>	YES	YES

**Questions?**

- Call 205-226-6800 or 1-800-249-2726—our menu will prompt you through your choice(s)
- Visit us online: [www.apcocu.org](http://www.apcocu.org)

**Please note:**

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* a member, we continue to share your information as described in this notice.

## Who we are

**Who is providing this notice?**

APCO Employees Credit Union

## What we do

**How does APCO Employees 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 APCO Employees Credit Union collect my personal information?**

We collect your personal information, for example, when you

- Provide us personal information on applications or other forms
- Conduct transactions with us or others
- Or when APCO Employees Credit Union obtains information on you from a consumer reporting agency

**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 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 nonfinancial companies.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

## Other important information

APCO Employees Credit Union  
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[www.apcocu.org](http://www.apcocu.org)