



America's Choice Credit Union Privacy Policy Statement

Our credit union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following *privacy policy*:

Our credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services – no more. Our credit union will protect your personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality. You will always have access to your information. As a member of our credit union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.

Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

Our credit union will offer you a choice in how our information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. If you prefer that we do not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of those disclosures. That is, you may direct us not to make those disclosures (other than those permitted by law). If you wish to opt out of disclosures, you may select one of the following:

- Call the following number, **(800) 542-4163**
- Complete the form below and mail it as instructed

Once we receive your request, we have a reasonable amount of time to stop the disclosures. At least once a year, we will remind all members of your right to choose. You may always contact us for assistance if you wish to later revoke your opt-out election.

Yes, I wish to opt-out of certain disclosures the Credit Union may make to non-affiliated third parties
(other than disclosures required by law).

Member Name: _____ Account No. _____
Address: _____ City/State/Zip: _____
Daytime Phone: () _____ E-mail: _____

Please mail in an envelope to: America's Choice Credit Union, 660A Price Avenue, Redwood City, CA 94063-1413

Please note: You may opt out of these disclosures any time. Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt-out election. Also note that this opt-out, by law, will not apply to disclosures that are legally permitted or to disclosures that we make to companies that perform services on our behalf or to other financial institutions which we endorse and that have joint marketing agreements with us.