

AMERICAN FIRST CREDIT UNION PRIVACY POLICY

Important Information About Financial Privacy

American First Credit Union understands the importance of protecting the privacy of its Members. As such, we are committed to maintaining the confidentiality of each Member's financial records consistent with state and federal laws. This notice explains how the Credit Union collects and shares your "nonpublic personal information" (personal information that is not available publicly) and further describes your rights to limit what information we may share about you.

This privacy notice replaces any previous privacy notices from American First. We reserve the right to revise our privacy notice as our business needs and practices change or as the law requires. If we revise our policies, we will provide our active Members with copies of our new policies at that time.

Information We Collect and Share to Conduct Your Business.

During the course of business, we collect nonpublic personal information ("information") about you from the following sources:

- Information that you provide to us in person, in writing, or through the Internet.
- Information obtained through your transactions and experiences with us and our affiliates.
- Information we receive from nonaffiliated third parties about their transactions and experiences with you.
- Information provided by credit reporting agencies and similar companies.

Cookies Information

"Cookies" are small pieces of information sent by a web site's server to a user; the user's computer may show the information back to the server on subsequent pages or actions. Session cookies end when the session with the server ends.

When you browse our web site, www.amerfirst.org, you do so anonymously; information about you is not collected. When you access our Online Banking system, session cookies are used. Session cookies are necessary for the security of your account and are used for authentication only.

Information We Disclose

To parties that provide services for us: We may disclose information we have gathered about you to companies that perform services on our behalf. We enter into a contractual agreement with each company that acts on our behalf to ensure that your information is kept confidential, secure, and is used only for the contracted purpose. The disclosures include information necessary to process transactions on your behalf, follow your instructions, conduct our operations, or ensure the security of our financial records. These companies may assist us, for example, in checking printing, card processing, and mailing account statements.

We may disclose information we have gathered about you as permitted or required by law. For example, information may be disclosed in connection with a subpoena or similar legal process or to credit bureaus.

Information Shared with Financial Service Providers.

In addition, to offer you a wider array of financial products and services, we may enter into joint marketing agreements with other financial institutions such as tax preparers, financial advisors, securities broker-dealers, and insurance agents. However, if you do not wish for us to share any of your information under these joint marketing arrangements, you have the right to opt-out of such information-sharing as explained in the section below entitled "Your Right to Opt-out."

How We Protect Your Information.

We restrict access to your information to those employees who need to know that information to provide products or services to you. Our employees may also access your information to exercise our rights under the law or pursuant to any agreement with you.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

American First CU's online banking system provides secure financial services over the Internet through a protocol known as the Secure Sockets Layer (SSL). The SSL validates the identity of our site to our Members by using a digital certificate.

Our website may contain links to other sites. Please note that the privacy policy at these other sites may be different from ours. You should review the privacy policy of any site linked to our site before providing any information.

Information Sharing in the Event of Termination of Membership.

If you terminate your Membership or become an inactive Member, we will adhere to the privacy policies and practices as described in this notice.

Your Right to Opt-out.

We understand that there are certain third parties with whom you do not wish for us to share your information. If you do not wish for us to share your information with those financial service providers with whom we have joint marketing agreements, you have the right to opt-out at any time. If you wish to exercise any of your opt-out rights as described above, you may opt-out by:

- Calling us toll-free at 800/ 290-1112 weekdays from 8:00 a.m. to 6:00 p.m., PST.
- Fill out an opt-out form and send it to American First Credit Union, 700 N. Harbor Blvd., La Habra, CA 90631
- Fill out an opt-out form and fax it to American First Credit Union at 562/ 237-5111. Your opt-out will remain effective until revoked in writing. Please note that even if you opt-out, we will continue to share your information to conduct your business as described above, to the extent permitted by law.



800/ 290-1112
www.amerfirst.org



Federally insured by NCUA

