

FACTS	WHAT DOES AMERICAN FIRST 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit score
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 American First chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American First 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	YES
For joint marketing with other financial companies –	YES	YES
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For non-affiliates to market to you	YES	YES

To limit our sharing	<ul style="list-style-type: none"> • Call toll-free 800.290.1112 to speak with a Member Service Representative • Fill out the opt-out form below and mail or bring it to your nearest American branch; or fax it to American First Credit Union at 562.237.5111 • Email us at: Contactus@amerfirst.org <p>If you are a <i>new</i> member, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> 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.</p>
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Questions?	Call toll-free 800.290.1112 or go to www.amerfirst.org
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Opt-Out Member Notification Form	
If you have a joint account your choice will apply to everyone on your account.	
<input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me. <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.	
Name	
Address	
City, State, Zip	
Account #	
Mail to: American First Credit Union 6 Pointe Drive Ste 400 Brea, CA 92821-6322	

Who we are	
Who is providing this notice?	American First Credit Union

What we do	
How does American First 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. American First Credit Union regularly tests and assesses its information security measures to protect your information.
How does American First Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card 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"> • sharing for affiliates' everyday business purposes – information about your credit worthiness • affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]
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. <ul style="list-style-type: none"> • <i>American First Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with include investment, insurance, and other financial services companies</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include investment, insurance, and other financial services companies</i>

Other important Information	
<p>The California Financial Information Privacy Act (FIPA), Financial Code §§ 4050-4060, gives California consumers additional rights to limit the sharing of their personal financial information by financial service companies doing business in California.</p> <p>Under California law, financial service companies must get your permission first, before they can share your personal financial information with outside companies. This does not apply to sharing with outside companies that offer financial products or services. You have a right to “opt-out” of information sharing with outside companies for those purposes.</p> <p>If you are a California resident, we have attached a form entitled, “Important Privacy Choices for Consumers” that includes details on how you can further limit our information sharing under California law.</p>	



Important Privacy Choices for Consumers

Applies to California Residents Only

As a member of American First Credit Union, you have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choice

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:

Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____ AFCU Account Number(s): _____

Signature: _____

To exercise your choices, please do one of the following:

- (1) Fill out, sign and mail this form to us at:
 American First Credit Union
 Attn: Member Services
 6 Pointe Drive Ste 400
 Brea, CA 92821
- (2) FAX the completed, signed form to us at: 562.237.5111
- (3) Call toll-free 800.290.1112 to speak with a Member Service Representative
- (4) Email us at: contactus@amerfirst.org