

FACTS **WHAT DOES AUBURN UNIVERSITY 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:
 -Social Security number and income
 -account balances and account history
 -account transactions and checking account information
 When you are *no longer* our member, we continue to share your information as described in this notice.

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 Auburn University Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Auburn University Credit Union 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	YES	NO
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	NO	WE DO NOT SHARE

Questions? Call (334) 844-4120, visit www.myaucu.org, email us at memberservices@aufcu.org, or write us at P.O. Box 1610, Auburn, AL 36831-1610

Who we are

Who is providing this notice Auburn University Credit Union

What we do

How does Auburn University 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 Auburn University Credit Union collect my personal information?	We collect your personal information, for example, when you - 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 -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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account-unless you tell us otherwise.

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

Do you Collect Information on My Children? Yes. However, we respect the privacy of children and do not collect any more information than necessary to enable them to participate in the activities we offer at our website. We do not allow other organizations to collect personal information from children and do not have any agreements with outside organizations to collect information at our site.

We collect the following information:

- E-mail Address
- Account Numbers
- Passwords
- Security Questions

The information that we collect from children is used:

- To fulfill a requested transaction; and
- To access Online Banking or e-statement services.

We will obtain parental consent before collecting information on your child, and you can review the information we have collected from your child online; prevent the further use or maintenance of that information, or direct the deletion of that information by notifying us:

By mail: P.O. Box 1610 Auburn, AL 36831-1610

By e-mail: memberservices@aufcu.org

By phone: (334) 844-4120 / 888-899-2112

The Children's Online Privacy Protection Act is the federal law governing child online privacy; it protects children under age 13. For more information on COPPA, visit

<http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>