

Privacy Policy

At AB&W Credit Union our mission is to meet the desires of our members. As financial service professionals entrusted with sensitive financial information, we respect the privacy of our members and are committed to treating member information responsibly. Our member information privacy policy serves as a standard for all AB&W Credit Union employees for collection, use, retention and security of individual member information.

Who we are	
Who is providing this notice?	AB&W Credit Union, Inc.
What we do	
How does AB&W CU 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 AB&W CU 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 check card or debit card We also collect your personal information for others such as credit bureaus, affiliates, or other companies.
Why can't I limit 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 nonaffiliated 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.
	Including: insurance companies, non-profit organizations and direct marketing companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Including: Debit card provider, credit bureaus and investment services.

FACTS	WHAT DOES AB&W CREDIT UNION, INC. DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share 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 c o l l e c t , 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 • Address and Phone number • Credit History and credit scores
HOW?	All financial companies need to share member personal information to run their every day business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons that AB&W Credit Union Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AB&W 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	Yes	Yes
For our affiliates' everyday business purposes-information about your credit worthiness.	Yes	Yes
For our affiliates to market to you.	Yes	Yes
For nonaffiliates to market to you.	Yes	Yes
To limit our sharing QUESTIONS?	<p>If you are a new member, we can begin sharing your information 10 days from the date we sent this notice. When you are no longer 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> <p>Questions Call 703-768-7000 or visit our Credit Union Office</p>	