

FACTS**WHAT DOES ALLIED HEALTHCARE Federal 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 Account Balance
- Payment History and Credit History
- Transaction History and Loss History

When you are no longer our customer, we continue to share your information as described in the 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 Allied Healthcare FCU chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Allied Healthcare FCU 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	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 nonaffiliates to market to you	No	Yes

To limit our sharing

- Visit us online: www.ahfcu.org or
- Mail the form below; or
- Fax the form below to 562-595-8223; or
- Call 1-888-488-9105

Please note:

If you are a new member, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our member, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 1-888-488-9105; or go to www.ahfcu.org

Who we are	
Who is providing this notice?	Allied Healthcare Federal Credit Union
What we do	
How does Allied Healthcare FCU 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. We also maintain physical, electronic, and procedural safeguards.
How does Allied Healthcare FCU 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 ■ Apply for a Loan or Use your debit Card ■ Make withdrawals from your account We also collect your personal information from 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 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. 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?	<ul style="list-style-type: none"> ■ Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"> ■ <i>Allied Healthcare Federal 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 can include companies that help us process transactions you request, credit reporting agencies, mortgage companies and insurance 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 insurance companies.</i>
Other important information	

If you are a California resident, California state law gives you additional rights to limit information sharing even if such sharing is otherwise permitted under federal law. With respect to California residents, Allied Healthcare Federal Credit Union allows you to limit our sharing your non-public personal information under a joint marketing agreement with joint marketing partners. If you are a California resident, we have enclosed a form entitled "Important Privacy Choices for Consumers" which includes details on how you can limit our information sharing under California law.

important privacy choices for consumers



Your Rights

You have the following rights to restrict the sharing of personal and financial information with 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 Choices

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:

(must be primary account holder)

Account #:

(please include account # suffix)

Signature:

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

Complete, sign and mail this form to us at the address listed below:
Allied Healthcare Federal Credit Union
P.O. Box 93124
Long Beach, CA 90809-3124

Call us at one of the numbers listed below.
Toll-Free (888) 488-9105
Locally: (562) 933-0370

You may want to make a copy of this form for your records.