

ADVIA CREDIT UNION MEMBER PRIVACY NOTICE

FACTS	WHAT DOES ADVIA 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 • Transaction history, account balances and payment history • Credit history and credit scores 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 member/customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons the credit union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the credit union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your accounts, 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' every day business purposes – information about your credit worthiness	NO	N/A
For our affiliates to market to you	YES	YES
For Non Affiliates to market to you	YES	YES

To limit our sharing	<p>Call 844-238-4228 – our menu will prompt you with steps to reach a Member Service Specialist to help you.</p> <p>Please note: If you are a new member, we can begin sharing your information thirty (30) 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 844-238-4228 or go to www.adviacu.org
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Who are we	
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Who is providing this notice?	Advia Credit Union
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What we do	
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How does the 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.
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How does the credit union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open and account or deposit money • Pay your bills or apply for a loan
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	<ul style="list-style-type: none"> • Use your credit or debit card
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Advia Financial Advisors (CUNA Mutual Brokerage Services, Inc.) • Mortgage Center
Non-affiliates	<p>Companies not already related by common ownership or control. They can be financial and nonfinancial companies (may vary regionally)</p> <ul style="list-style-type: none"> • Credit Union National Association (CUNA) • CUNA Mutual Group
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you
Other important information	
Please contact us with questions or concerns at our Main Office Location: 550 South Riverview; Parchment, MI 49004. Phone 844-238-4228.	

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