

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number • Transaction history, account balances and payment history • Credit history and credit scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>																												
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.																												
<table border="1"> <thead> <tr> <th>Reasons we can share your personal information</th> <th>Does Advia Credit Union share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>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</td> <td>YES</td> <td>NO</td> </tr> <tr> <td>For our marketing purposes – to offer our products and services to you</td> <td>YES</td> <td>YES</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td>NO</td> <td>We Do Not Share</td> </tr> <tr> <td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td> <td>YES</td> <td>NO</td> </tr> <tr> <td>For our affiliates’ everyday business purposes – information about your credit worthiness</td> <td>NO</td> <td>We Do Not Share</td> </tr> <tr> <td>For our affiliates to market to you</td> <td>YES</td> <td>YES</td> </tr> <tr> <td>For Non-Affiliates to market to you – home, life & auto insurance</td> <td>YES</td> <td>YES</td> </tr> <tr> <td>For Non-Affiliates to market to you – AD&D, RC, HAP insurance</td> <td>YES</td> <td>YES</td> </tr> </tbody> </table>			Reasons we can share your personal information	Does Advia 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	NO	We Do Not Share	For our affiliates’ everyday business purposes – information about your transactions and experiences	YES	NO	For our affiliates’ everyday business purposes – information about your credit worthiness	NO	We Do Not Share	For our affiliates to market to you	YES	YES	For Non-Affiliates to market to you – home, life & auto insurance	YES	YES	For Non-Affiliates to market to you – AD&D, RC, HAP insurance	YES	YES
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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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Who we are	
Who is providing this notice?	Advia Credit Union
What we do	
How does Advia 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 Advia Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <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 <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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> <p><i>Our affiliates include financial companies such as Mortgage Center</i></p>
Non-affiliates	<p>Companies not already related by common ownership or control. They can be financial and nonfinancial companies (may vary regionally).</p> <p><i>Non-affiliates we share with can include insurance companies</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Advia Credit Union doesn't jointly market</i></p>
Other important information	
Please contact us with questions or concerns at our Main Office Location: 6400 West Main Street; Kalamazoo, MI 49009. Phone 844-238-4228.	

Regarding our use of SMS/Text Messaging and utilizing a third-party non-affiliate: **No information obtained from the Short Code SMS program will be shared with third parties.**