

# ALLEGHENY-LUDLUM BRACKENRIDGE FEDERAL CREDIT UNION

Rev. 1/1/2012

**FACTS** WHAT DOES ALLEGHENY- LUDLUM BRACKENRIDGE 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 Income
- Account Balances and Payment History
- Credit History and Credit Scores

**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 Allegheny-Ludlum Brackenridge Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Allegheny-Ludlum Brackenridge FCU share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates everyday business purposes-</b> information about your transactions and experiences	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing** Mail the form below  
**Please note:** If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.

**Questions?** Call (724) 224-7030

**Mail-in form**

<p><b>Leave Blank</b>  <b>OR</b>                  [If you have a joint account your choices will apply to everyone on your account unless you mark below]</p> <p><input type="checkbox"/> Apply my choices only to me</p>	Mark if you want to limit <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
	Name	
	Address	
	City State, Zip	
	Account #	
		Mail to: Allegheny-Ludlum Brackenridge FCU 1131 Brackenridge Ave. Brackenridge, PA 15014

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## Who we are

Who is providing this notice?	Allegheny-Ludlum Brackenridge Federal Credit Union
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## What we do

How does Allegheny-Ludlum Brackenridge 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.
How does Allegheny-Ludlum Brackenridge FCU collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul>
Why can't I limit sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> 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. We do not have any affiliates.						
Nonaffiliates	Companies not related by common ownership or control. They can be financial or non financial companies such as <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Insurance companies</td> <td style="width: 50%;">Consumer reporting agencies</td> </tr> <tr> <td>Data processor</td> <td>Plastic card printer</td> </tr> <tr> <td>Share draft printers</td> <td>Direct marketing companies</td> </tr> </table>	Insurance companies	Consumer reporting agencies	Data processor	Plastic card printer	Share draft printers	Direct marketing companies
Insurance companies	Consumer reporting agencies						
Data processor	Plastic card printer						
Share draft printers	Direct marketing companies						
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you such as Cuna Mutual Group						