FACTS

WHAT DOES ASCENTRA CREDIT UNION
DO WITH YOUR PERSONAL INFORMATION?

rev. 11/12

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.

When you are no longer our customer, we continue to share your information as described in this 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 Ascentra Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Ascentra Credit Union 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	No
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	We don't share

QUESTIONS?

Call 800-426-5241 or go to www.ascentra.org

Who we are	
Who is providing this notice?	Ascentra Credit Union
What we do	
How does Ascentra 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 Ascentra Credit Union collect my personal information?	We collect your personal information, for example, when you -open and account or apply for a loan -make a wire transfer or pay us by check -use your debit card or credit card. We also collect your personal information form others such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only -sharing for affiliates' everyday business purposes - information about your creditworthiness -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 right to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. *-Ascentra Credit Union has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. *-Ascentra Credit Union does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *-Our joint marketing partners include insurance companies, credit/ debit card processors and check printing companies.*
Other important information	