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FACTS	WHAT DOES ABBEY CREDIT UNION, INC. 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 ❖ Account balances ❖ Payment history ❖ Credit history ❖ Credit card or other debt ❖ Checking account information
How?	All financial companies need to share members' personal information to run their everyday business – to process transactions, maintain member accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their members' personal information, the reason Abbey Credit Union, Inc. chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does Abbey Credit Union, Inc. share?	Can you limit my sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and 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	No	We don't share
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 non-affiliates' to market to you	Yes	Yes

To Limit our Sharing	<ul style="list-style-type: none"> ❖ Mail the form below. <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 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 toll free 800-546-8882 or go to abbeycu.com
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 Detach and mail form below. Retain Disclosure above for your records.

Mail-in Form	
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choice(s) only to me	
Mark any and all you want to limit: <input type="checkbox"/> Do not share information about my personal information with non-affiliates to market their products and services to me.	
Name:	Mail to: Abbey Credit Union, Inc. 800 Falls Creek Dr. Vandalia, OH 45377
Address:	
Account No.:	
Signature	Date
X	

What we do	
How does Abbey Credit Union, Inc. 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 Abbey Credit Union, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ❖ Open an account ❖ Give us your income information ❖ Give us your contact information ❖ Give us your wage statements ❖ Show your driver's license <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 unless you tell us otherwise.

Definitions	
Affiliates:	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ❖ <i>Abbey Credit Union, Inc. has no affiliates.</i>
Non affiliates:	<p>Companies not related by common ownership or control. They can be financial and non-financial companies..</p> <ul style="list-style-type: none"> ❖ <i>Non-affiliates we share with can include insurance companies.</i>
Joint marketing:	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include:</p> <ul style="list-style-type: none"> ❖ <i>Abbey Credit Union, Inc. doesn't jointly market.</i>

Other Important Information	