

FACTS What does Avestar 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 Account balances
 * Account transactions and credit history
 * Mortgage rates and payment and payment history

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 member's personal information; the reasons Avestar Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Avestar 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	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	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliated to market to you	No	We don't share

To limit our sharing Call **920-478-2151**

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* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call **920-478-2151**

Who we are	
Who is providing this notice?	Avestar Credit Union
What we do	
How does Avestar Credit Union protect my personal information?	To protect you 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 We educate our employees about the importance of confidentiality and customer privacy through standard procedures and training programs.
How does Avestar Credit Union collect my personal information?	We collect your personal information, for example, when you * Open an account or apply for a loan * provide account information or show your government-issued ID * give us your contact information We also collect your personal information from 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 rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your opt out will apply to all associated joint consumers on your jointly held account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliated	* <i>Avestar Credit Union has no affiliates.</i> Companies not related by common ownership or control. They can be financial or nonfinancial companies. * <i>Nonaffiliates can include insurance companies, government agencies, plastic card processors, mortgage service companies, consumer reporting agencies, data processors, check printers.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. * <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</i>
Other Important Information	
Before establishing these relationships, we ensure that the third-party's privacy protection practices are as stringent as ours. We also require that they use your personal information only to complete the service requested. Avestar Credit Union does not and will not sell or provide your personal information to any third party for independent use. Occasionally, we may enter into joint marketing agreements with non-affiliated third parties or other financial institutions to provide you with beneficial products and/or services.	