



**WHAT DOES ArrowPointe Federal Credit Union (APFCU) Do with your PERSONAL INFORMATION?**

<b>FACTS</b>	
<b>Why?</b>	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.
<b>What?</b>	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 Address * Birthday and Telephone Number * Gender and Transaction and Payment History
<b>How?</b>	All financial companies need to share selected personal information to run their everyday business. In the section below, we list the reasons financial companies can share their selected personal information; the reasons ArrowPointe Federal Credit Union chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does ArrowPointe share?</b>	<b>Can you limit this sharing?</b>
<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>	Yes	Yes
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	N/A	N/A
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	N/A	N/A
<b>For our affiliates to market to you</b>	N/A	N/A
<b>For non-affiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<p>* Call 803-324-1124 - our menu will prompt you through your choice(s) or            * Visit us online: <a href="http://www.ArrowPointe.org">www.ArrowPointe.org</a></p> <p><b>Please note:</b>            If you are a <i>new</i> member, we can begin sharing your information <b>30 days</b> from the date we sent this notice. When you are no longer 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>
<b>Questions?</b>	<b>Call 803-324-1124 or go to <a href="http://www.ArrowPointe.org">www.ArrowPointe.org</a></b>

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>ArrowPointe Federal Credit Union (ArrowPointe)</b>
<b>What we do</b>	
<b>How does ArrowPointe protect my personal information?</b>	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.
<b>How does ArrowPointe collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>* Apply for an account      or Apply for a loan</li> <li>* Conduct transactions      or Make changes to your information</li> <li>* Provide contact information during drawings or contests</li> <li>* Make a wire transfer</li> </ul>
<b>Why can't I limit all sharing?</b>	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 non-affiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	The only information that is ever shared is that of the primary owner of an account; joint member information is not provided.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>* <i>None</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>* <i>Allied Solutions, CMG &amp; Affiliates, CUNA, CU Recovery, Diamond Communication Solutions, eFunds, Ellie Mae, Fiserv, IMM, Main Street Check Printers, MFM Funding and MY CU Services.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>* <i>Allied Solutions, Palmetto Investment Consultants</i></li> </ul>
<b>Other Important Information</b>	
<b>Trust has always been the foundation of our relationship with members. To preserve your trust, we pledge to protect your privacy by adhering to the practices described.</b>	