

FACTS

WHAT DOES ARROWPOINTE FEDERAL CREDIT UNION (APFCU) 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 Address
- Birthday and Telephone Number
- Gender and Transaction and Payment History

When you are no longer our member, 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 APFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ArrowPointe Federal 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	N/A	N/A
For our affiliates to market to you	N/A	N/A
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Visit any of our seven branches OR
- 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 our member, 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 803-324-1124

Mail-in Form

If you have a joint account, your choice(s) may apply to everyone on your account unless you mark below

Apply my choices only to me

Mark any/all you want to limit:

- Do not share information for our own marketing purposes.
- Do not allow joint marketing with other financial companies
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name		Mail to: ArrowPointe Federal Credit Union PO Box 187 Catawba, SC 29704
Address		
City, State, Zip		
[Account #]		

Who we are

Who is providing this notice?

ArrowPointe Federal Credit Union (ArrowPointe)

What we do

How does ArrowPointe 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 ArrowPointe collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- make deposits or withdrawals from your account or give us your contact information
- make a wire transfer

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 nonaffiliates 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 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.

- ArrowPointe has no affiliates related by common ownership or control.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- 'Nonaffiliates we share (only when necessary) with can include:
 - Allied Solutions
 - CMG & Affiliates
 - CUNA
 - CU Recovery
 - OSG Billing Services
 - eFunds
 - Ellie Mae
 - Fiserv
 - IMM
 - Main Street Check Printers
 - MFM Funding
 - MY CU Services

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include: Allied Solutions, Palmetto Investment Consultants

Other important information

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.

Notices and "Joint Relationships." Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

Modification. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.