Rev. 09/2020

AnMed Federal Credit Union

PRIVACY POLICY

FACTS	WHAT DOES ANMED FEDERAL 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 accounts or services you have with us. This information can include:** ■ **Social Security number and account transactions** ■ **credit card or other debt and overdraft history** ■ **payment history and transaction history** **When you are *no longer* our member, we will not share your information except as permitted or required by law 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 AnMed Federal Credit Union chooses to share; and whether you can limit this sharing.**

Reasons we can share your personal information	Does AnMed 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	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 (864) 512-1147 or send us an email at anmedhealthfcu@anmed.org or write to us at: AnMed Federal Credit Union, PO Box 2805, Anderson, SC 29622-2805

Who we are	
Who is providing this notice?	AnMed Federal Credit Union

What we do	
How does AnMed Federal **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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does AnMed Federal **Credit Union collect my personal information?**	We collect your personal information, for example, when you ■ open an account or apply for a loan ■ apply for any credit union service ■ you visit our website; provide us information on any online application or transaction, or information you send to us by email. ■ use your credit or debit card or pay your bills ■ make deposits to or withdrawals from your accounts We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit information sharing as follows: ■ 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *AnMed Federal Credit Union has no affiliates*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *AnMed Federal Credit Union does not share with our nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between AnMed Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. ■ *Our joint marketing partners include insurance companies*