



PRIVACY POLICY

The *Ark Valley* Credit Union recognizes that members have certain expectations about how the credit union uses member information. To maintain the confidentiality of personal information, the *Ark Valley* Credit Union diligently obeys the laws that apply to the credit union member account information and privacy. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

Facts	WHAT DOES ARK VALLEY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> -Social Security number and account balances -Credit card or other debt and credit history -credit scores and transaction history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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 Ark Valley Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ark Valley 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 to 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 our affiliates to market to you	No	We don’t share
For our non-affiliates to market to you	No	We don’t share
Questions?	Call toll-free 1-800-856-1934 or go to www.arkvalleycu.org	
What we do		
How does Ark Valley 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.	

How does Ark Valley Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> -open an account or deposit money -provide employment information or apply for financing -give us your contact information <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 law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <p>-Ark Valley Credit Union has no affiliates</p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>-Ark Valley Credit Union does not share with our non-affiliates so they can market to you</p>
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <p>-Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.</p>

Your privacy is important to you and to us. This Statement is intended to provide information about how we will treat information that you provide to us through the Ark Valley Credit Union web site. **Any use of the site constitutes your consent to this statement.**