

# FACTS

## WHAT DOES AURORA POLICEMEN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<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>	<p>The types of personal information we collect and share depend on the product of service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and Income</li> <li>▪ Payment History and Transaction History</li> <li>▪ Credit History and Credit Scores</li> </ul>
<b>How?</b>	All financial companies need to share member's 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 Aurora Policemen Credit Union chooses to share; and whether you can limit this sharing

Reasons we can share your personal information	Does Aurora Policemen Credit Union Share?	Can you limit this sharing?
<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	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes -</b> Information about your transactions and experiences	NO	WE DO NOT SHARE
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	NO	WE DO NOT SHARE
<b>For our affiliates to market to you</b>	NO	NO
<b>For nonaffiliates to market to you</b>	NO	WE DO NOT SHARE

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call (630) 499-5690 – our menu will prompt you through your choice(s) <b>or</b></li> <li>▪ Visit us online: <a href="http://www.apcu4u.com">www.apcu4u.com</a></li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, 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>	Call (630) 499-5690 or go to 1200 E. Indian Trail, Aurora, IL 60505
-------------------	---

What we do	
<b>How does Aurora Policemen Credit Union 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 Aurora Policemen Credit Union Collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</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 to 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>	

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Aurora Policemen Credit Union has no affiliates.</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Aurora Policemen Credit Union does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together mark financial products or services to you. <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include CUNA Mutual.</li> </ul>