

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose all of the information that we collect, as described above.

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers such as mortgage bankers, securities broker-dealers, and insurance agents;
- Non-financial companies, such as retailers, direct marketers, airlines, and publishers; and
- Others, such as non-profit organizations.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements

If you decide to terminate your membership with us or become an inactive member, we will not share information we have collected about you, except as permitted or required by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you must complete and return the form below.

Please remove my name from your list of disclosures to non-affiliated third parties, except as permitted by law.

Print Name: _____ Account #: _____

Address: _____

Signature: _____

Return to any Alabama Teachers Credit Union office.