

FACTS

WHAT DOES APPLE TREE 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 product or service you have with us. This information can include:

- Social Security Number and account information
- Credit Transactions and credit history
- Savings Transactions and savings history

How?

All financial companies need to share this personal information to run their everyday business. In the section below, we list the reasons financial companies can share this personal information; the reasons AppleTree Credit Union (ATCU) chooses to share; and whether you can limit this sharing.

Reasons we share your personal information	Does ATCU 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	Yes
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 non-affiliates to market to you	No	We don't share

To Limit our Sharing

Mail the form below, or FAX the form to (414) 546-7815

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 (414) 546-7800 or go to any ATCU office.

Check if you want to limit joint marketing with other financial companies.

Mail To:

AppleTree Credit Union
 Attn: Opt-out
 11333 W. Greenfield Avenue
 West Allis, WI 53214

Name _____

Address _____

City, State, Zip _____

Who we are

Who is providing this notice?

AppleTree Credit Union (ATCU)

What we do

How does AppleTree 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 AppleTree Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- conduct a transaction or request information on your account
- make an address or other change to your account

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 non-affiliates 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?

The decision will affect all listed on the account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *None*

Non-Affiliates

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

- *Government agencies, credit bureaus, debit and core processors and others.*

Joint marketing

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

- Our joint marketing partners include CUNA Mutual Group's TruStage.