

FACTS**WHAT DOES ARMCO CREDIT UNION (ARMCO CU) 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 income
- account balances and payment history
- credit history and creditscores

How?

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 member's personal information; the reasons Armco Credit Union chooses to share are; whether you can limit this sharing.

| Reasons we can share your personal information | Does Armco CU 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 non-affiliates to market to you | Yes | Yes |

| | |
|-----------------------------|--|
| To limit our sharing | <ul style="list-style-type: none"> ■ Call 724-284-2020 — our menu will prompt you through your choice(s) ■ Visit us online: www.armcocu.com ■ Mail the form below <p>Please note:</p> <p>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> |
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| Questions? | Call 724-284-2020 or go to www.armcocu.com |
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Mail-in Form**Mark any/all you want to limit:**

Do not share my personal information with **non-affiliates** (Member Financial Services) to market their products and services to me.

Do not share my personal information with **non-affiliates/joint marketing CUNA Mutual Group's "MEMBERCONNECT" insurance products.**

Name

Address

City, State, Zip

Mail To:

Armco Credit Union
PO Box 1589
Butler, PA 16003

| Who we are | |
|--|---|
| Who is providing this notice? | Armco Credit Union (Armco CU) |
| What we do | |
| How does Armco CU 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 Armco CU 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 ■ pay your bills or apply for a loan ■ use your credit or debitcard <p>We also collect your personal information from 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 laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>None</i> |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Members Financial Services</i> |
| Joint marketing | <p><i>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</i></p> <ul style="list-style-type: none"> ■ <i>CUNA Mutual Group's "MEMBERCONNECT" insurance products</i> |
| Other important information | |
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