

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and **us,** when used in this notice, mean Abbey Credit Union, Inc.

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - Share account
 - Loan account
 - Credit card account
 - Financial, investment, or economic advisory services
- All IRA accounts for which we act as custodian

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "*information*" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "*other party*."

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive through our Customer Identification Program

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to 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 to protect this information.

YOUR INFORMATION AND OTHER PARTIES

We may disclose information to other parties. Here are the kinds of information we disclose to these other parties:

- Information you give us on an application or other forms, such as:
 - Name
 - Address

You may opt out of the disclosure of the information listed above.

Types of Other Parties

We may disclose information about you to the following types of other parties:

- Financial service providers, such as:
 - Securities broker-dealers
 - Insurance agents

We may also disclose information about you to other parties as permitted by law.

Reasons For Disclosing

We may disclose information about you to other parties to provide you with information about additional products and services.

Limitations on Disclosure

Here are the limitations we impose on the use of information disclosed to other parties:

- We only allow direct mail solicitations.
- We do not allow telephone solicitations.

INFORMATION ABOUT FORMER MEMBERS

We do not disclose information about former members, except as permitted by law.

AUTHORIZED SHARING - OUTSIDE MARKETING SERVICES

We may disclose the following information to companies that perform marketing services on our behalf:

- Information you give us on an application or other forms, such as:
 - Name
 - Address

We disclose the information listed above with companies that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information. We may also disclose information about you to other outside marketing services as permitted by law.

Types of Businesses

Here are the types of businesses with whom we may disclose information for outside marketing purposes:

- Service providers that perform marketing services for us, such as:
 - Direct sales companies

Reasons For Disclosing

We may disclose information about you to companies that perform marketing services on our behalf to provide you with information about additional products and services.

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

Other Parties. We have explained the kinds of information we may disclose to other parties. We have also explained the kinds of other parties with whom we may disclose the information. If you prefer that we do not disclose information to these other parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form.

If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box(es) below and returning this form to us at this address:

Abbey Credit Union, Inc.
800 Falls Creek Drive
Vandalia, Ohio 45377

Limitations on Disclosure

Here are the limitations we impose on the use of information disclosed to companies that perform marketing services on our behalf:

- We only allow direct mail solicitations.
- We do not allow telephone solicitations.

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION

Other Parties. If you do not want us to share your information with other parties, you can block the release of certain information. This is known as your right to "opt out."

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form.

If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box(es) on the Opt Out Notice that you received with this notice and returning it to us at this address:

Abbey Credit Union, Inc.
800 Falls Creek Drive
Vandalia, Ohio 45377