



## FACTS WHAT DOES IAACU 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
- Credit scores
- Account balances
- Account transactions
- Payment history
- Checking account information

When you are *no longer* a member, we continue to share your information as described in this notice.

**How?** All financial companies need to share members' 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 IAACU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does IAACU 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>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

**Questions?** Call toll-free 800-676-2541 or go to [www.iaacu.org](http://www.iaacu.org)

## Who We Are

Who is providing this notice?	IAACU means IAA Credit Union.
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## What We Do

How does IAACU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that are reasonably designed to comply with federal law. These measures include computer safeguards and secured files and buildings.
How does IAACU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ Open an account</li> <li>■ Deposit money</li> <li>■ Apply for a loan</li> <li>■ Use your credit or debit card</li> <li>■ Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit:</p> <ul style="list-style-type: none"> <li>■ Certain sharing for affiliates' everyday business purposes - information about your creditworthiness</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. See below for more on your rights under state law.</p>

## Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>■ IAACU does not share with affiliates.</li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>■ IAACU does not share with non-affiliates so they can market to you.</li> </ul>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ IAACU doesn't jointly market.</li> </ul>

## Other Important Information

**For Alaska, Illinois, Maryland and North Dakota Members.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing – without your authorization.

**For California Members.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Members.** We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing – without your authorization.

**For Vermont Members.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing – without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.