

Privacy Notice

ADVANTAGE CREDIT UNION
121 W. 3rd St N.
Newton, IA 50208

Advantage Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If after reading this notice you have any questions, please contact us at 1-641-792-5660 or 1-800-824-2575.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide them to third parties.

Information About You We Collect and Disclose

1. Information we receive from you on applications or other forms;
2. Information about your transactions with us or others;
3. Information we receive from a consumer reporting agency;
4. Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

Confidentiality and Security

If you terminate your membership with Advantage Credit Union, 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 have a specific business purpose in utilizing your data. Our employees are trained in the importance of

maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.