



FACTS WHAT DOES ASCEND FEDERAL CREDIT UNION (ASCEND FCU) 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 credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

Location information may be collected¹ and shared with vendors to identify the physical location of your device if you use our mobile application(s) and you allow it.

¹ Ascend FCU and/or its vendors may retain a record of the location data which was reported as a part of the mobile location confirmation service for a maximum of 18 months.

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 Ascend FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ascend FCU 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 do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	Yes	Yes

Questions or to opt out Call 800-342-3086 or go to ascend.org

Who we are

Who is providing this notice?

Ascend Federal Credit Union

What we do

How does Ascend FCU 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.

Ascend FCU regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.

How does Ascend FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

We collect your device's location information if you use our mobile applications and allow it.²

² You may incur charges for data transfer depending upon your mobile phone data plan. Ascend will automatically re-enroll your VISA card(s) in the mobile location confirmation service if a replacement account number is issued for you

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

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

- *Ascend FCU has no affiliates*

Nonaffiliates

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

- *Ascend FCU shares information with nonaffiliates including investment, insurance and other financial services companies.*

Joint marketing

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

- *Ascend FCU shares information with nonaffiliated investment and insurance companies.*