

**AFGM ENTERPRISES FEDERAL CREDIT UNION**  
**PRIVACY POLICY**

The Credit Union collects nonpublic personal information about you from the following sources:

Information we receive from you on applications or other forms;  
And in verifying information you provide us  
Information about your transactions with us or others; and  
Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

The Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products and services to you.

The Credit Union maintains physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.