

PRIVACY POLICY

Rev. 12/2016

FACTS

WHAT DOES ARDENT FEDERAL CREDIT UNION 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 Address
- Account Balances and Transaction History
- Credit History and Credit Scores

When you are no longer our member, we may continue to share your information as described in this notice and as required by law.

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 Ardent Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ardent Federal Credit Union 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	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (215) 569-3700 or toll free at (800) 806-9465, or go to www.ardentcu.org, send us an e-mail at mail@ardentcu.org, or write to us at Ardent Federal Credit Union, PO Box 7480, Philadelphia, PA 19101-7480.

What we do

<p>How does Ardent Federal Credit Union protect my personal information?</p>	<p>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.</p> <p>We also restrict access to information about you to those employees who need to know that information to provide products or services to you.</p>
<p>How does Ardent Federal Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ apply for any credit union service ▪ you visit our website, provide us information on any online application or transaction, or information you send to us by email. ▪ use your credit or debit card or pay your bills ▪ make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Ardent Federal Credit Union has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Ardent Federal Credit Union does not share with non-affiliates so they can market to you, except for joint marketing arrangements.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include financial service partners that provide securities, insurance and mortgage services.</i>