

# ARH Federal Credit Union

3805 Cumberland Avenue, Middlesboro, KY 40965  
Phone: 606-248-8566 | arhfcu.org

## Privacy Notice (Regulation P / GLBA Model Form)

### FACTS

What does ARH 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.

**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 transaction history
- Credit history and payment history

**How?** All financial companies need to share members' personal information to run their everyday business.

Reasons we can share your personal information	Does ARH FCU share?	Can you limit this sharing?
For our everyday business purposes	Yes	No
For our marketing purposes	No	We do not share
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

**To limit our sharing:** Not applicable. We do not share your information for marketing purposes.

**Questions?** Call 606-248-8566 or visit arhfcu.org

### Who we are

Who is providing this notice? ARH Federal Credit Union

### What we do

**How do we protect your personal information?** We use security measures that comply with federal law. These measures include computer safeguards, encryption, and secured files and buildings.

**How do we collect your personal information?** We collect your personal information, for example, when you open an account, apply for a loan, use your debit card, or make deposits or withdrawals. We also collect information from credit bureaus and other companies.

**Why can't I limit all sharing?** Federal law gives you the right to limit only certain types of sharing.

**Definitions**

**Affiliates:** Companies related by common ownership or control. ARH Federal Credit Union has no affiliates.

**Nonaffiliates:** Companies not related by common ownership or control. ARH Federal Credit Union does not share with nonaffiliates for marketing purposes.

**Joint Marketing:** ARH Federal Credit Union does not jointly market.

**Kentucky Privacy Notice:** ARH Federal Credit Union complies with all applicable Kentucky consumer protection and data security laws.

**Electronic Fund Transfers Disclosure (Regulation E)**

**Business Days:** Monday through Friday, excluding federal holidays.

**ATM Withdrawals:** \$300 per day **Point-of-Sale Transactions:** \$1,000 per day

**Liability for Unauthorized Transfers:** Tell us AT ONCE if you believe your card or PIN has been lost or stolen. Telephoning is the best way to keep your possible losses down. Call 606-248-8566.

**Error Resolution Notice:** In case of errors or questions about your electronic transfers, call or write us at 3805 Cumberland Avenue, Middlesboro, KY 40965 as soon as you can, if you think your statement or receipt is wrong or if you need more information. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appeared. We will investigate and correct any error promptly.