

AECH Financial

Privacy Notice

Facts	WHAT DOES AECH FINANCIAL (“AECH”) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores 	
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons we choose to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Do we share?
	For our everyday business purposes - such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	For our marketing purposes - to offer our products and services to you	Yes
	For joint marketing with other financial companies	No
	For our affiliates’ everyday business purposes – information about your transactions and experiences	No
	For our affiliates’ everyday business purposes – information about your creditworthiness	No
	For our affiliates to market to you	No
	For non-affiliates to market to you	No
		Can you limit this sharing?
		No
		Yes
		Not Applicable
		Not Applicable
		Not Applicable
		Not Applicable
		Not Applicable

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To limit our sharing	<p>*Mail the form below.</p> <p>Please note: If you are a new customer, we can begin sharing your information from the date you received this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (314) 612-4525
Who we are	
Who is providing this notice?	AECH Financial (“AECH”)
What we do	
How does AECH 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, secured files, and buildings.
How does AECH collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account
Why can’t I limit all sharing?	<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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Mail-in this section		
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <ul style="list-style-type: none"> • Apply only to me 	<p>Mark any you want to limit:</p> <ul style="list-style-type: none"> • Do not share information about my creditworthiness with your affiliates for their everyday business purposes. • Do not allow your affiliates to use my personal information to market to me. 	
	Name	AECH Financial (“AECH”)
	Address	1809 Charles Thomas Ln, Fenton, MO 63026
	Phone Number	(636) 388- 3129
	<p>Mail to: 1809 Charles Thomas Ln, Fenton, MO 63026</p>	