

FACTS

WHAT DOES AMERICAN ARMED FORCES MUTUAL AID ASSOCIATION (AAFMAA) 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■ Basic demographic information such as name, address and phone number■ Account balances, account transactions, asset history and credit history■ Employment history
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 AAFMAA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AAFMAA 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 mail statements	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For AAFMAA Companies' everyday business purposes — information about your transactions and experiences	Yes	No
For AAFMAA Companies' everyday business purposes— information about your creditworthiness or insurability	No	We don't share
For AAFMAA Companies to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none">■ Call 1(800) 522-5221 and notify our Policy Services department <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 1(800) 522-5221 and speak with a Policy Services representative or email polycyservices@aafmaa.com

Who we are

Who is providing this notice?

American Armed Forces Mutual Aid Association

What we do

How does AAFMAA 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.

How does AAFMAA collect my personal information?

We collect your personal information, for example, when you

- Open an account or make a transaction
- Pay your bills or apply for insurance
- Apply for a loan or seek investment advice

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

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 (we don't share)
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you (we don't share)

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

AAFMAA Affiliates

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

- *AAFMAA Wealth Management & Trust, LLC, and AAFMAA Mortgage Services, LLC.*

Nonaffiliates

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

- *AAFMAA does not share information with nonaffiliates for marketing purposes.*

Joint marketing

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

- *AAFMAA has no joint marketing partners*

Other important information

AAFMAA Wealth Management & Trust Company (AWM&T) is an AAFMAA company with fiduciary responsibility for its clients. As such, it will not share any financial information with other AAFMAA Companies. It may, however, share basic demographic information such as name, address, phone numbers, etc., that is non-financial in nature.

For Vermont Residents
Under Vermont law, we will not share information we collect about Vermont residents with non-affiliated third parties, unless the law allows. We do not presently share information about your creditworthiness with our affiliates. If we choose to share information about your creditworthiness with our affiliates in the future, we will not do so without your consent.

For California Residents
Under California law, we will not share information we collect about you with companies outside of AAFMAA, unless the law allows. For example, we may share information with your consent to service your accounts. We will limit sharing among our companies to the extent required by California law.

Do Not Call Policy
This notice is AAFMAA's Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Consumers who ask not to receive telephone solicitations from AAFMAA will be placed on our internal Do Not Call list and will not be called in any future campaigns, including those of AAFMAA affiliates. If you communicate with us by telephone, we may monitor or record the call.

For Nevada Residents
We are providing you this notice under Nevada law. If you would like to be placed on our internal Do Not Call List for marketing purposes, please contact us at 1(800) 522-5221. For more information, please contact polycyservices@aafmaa.com. Nevada law requires that we also provide Nevada residents with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E Washington St, Suite 3900, Las Vegas, NV 89101; phone: 1-702-486-3132; e-mail: BCPINFO@ag.state.nv.us

Important Information about Credit Reporting
We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.