



Privacy Notice and Disclosure

Affina Brokerage Services, LLC, is committed to protecting the privacy of its members. References to “we”, “us” and “our” refer to Affina Brokerage Services, LLC. References to “you” and “your” shall mean the customers of Affina Brokerage Services, LLC. References to “Credit Union” and “affiliate” shall mean USAlliance Federal Credit Union. We are a wholly owned subsidiary and an affiliate of the Credit Union.

In the course of providing services to you, we collect information about you. Some of this information is nonpublic personal information. We do not sell your nonpublic personal information, but we share some of the nonpublic personal information with our service providers and others in order to better serve you. We share your nonpublic personal information only with contractual safeguards to protect the confidentiality of your information. The purpose of this notice is to inform you of our Privacy Policy.

Information We Collect About You and Disclose to Others

We collect information about you from the following sources:

- Information we receive from you on applications and other forms (for example, name, address, social security number, assets, and income);
- Information about your transactions with us, our affiliate or others including those companies that work closely with us to provide you with diverse financial products and services (for example, your account balance, payment history, parties to transactions and credit card usage);
- Information we receive from a credit reporting agency (for example, your credit worthiness and credit history);
- Information obtained when verifying the information you provide on an application or other forms (this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions); and Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our members.

We do not disclose nonpublic personal information about our members and former members to anyone, except as permitted or required by law.

Parties Who Receive Information from Us

As affiliates, we share your nonpublic personal information with the Credit Union. In addition, we may disclose nonpublic personal information about you to the following types of third parties:

Financial service providers, such as those that provide insurance.

We may also disclose information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct our operations, follow your instructions as you authorize or protect the security of our financial records.

If you decide to terminate your relationship with us, we will not share information we have collected about you, except as may be permitted or required by law.

Fair Credit Reporting Act Disclosure

In this notice, we are required to advise you of our disclosure policy under the Fair Credit Reporting Act. The Fair Credit Reporting Act governs the sharing of information that may have an impact upon you for certain purposes such as credit, collections and insurance. We learn information about you from our experience with you and from information provided by others, such as through credit reports. The Fair Credit Reporting Act permits us and we do share information from our experience with you with others, including the Credit Union and credit reporting agencies. The Fair Credit Reporting Act permits us to share information we learn from others unless you direct us otherwise. If we elect to share information about you that we learn from others for a purpose under the Fair Credit Reporting Act, we will give you a separate notice of our intention to do so and the right to direct us not to share the information.

How We Protect Your Information

Access to information is restricted to employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

If you have any questions after reading this Privacy Policy, please contact us at:

(888) 423-3462

or write to:

Affina Brokerage Services, LLC
600 Midland Ave. Suite 101
Rye, NY 10580-3902