



At The Auto Club Group, we value your patronage and your privacy. This notice describes how we protect your privacy when we collect and use information about you, and the measures we take to safeguard that information. We use your information for our everyday business purposes. We may also use your information to offer you products and services that we provide, endorse or sponsor. We do not sell your information.

FACTS WHAT DOES The Auto Club Group 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 income
- Account balances and payment history
- Credit history and credit scores
- Name and address
- Insurance claim 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 The Auto Club Group chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Auto Club Group 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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you - information about your creditworthiness or about your transactions and experiences with us	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing Mail the form below, or call us at 1-855-999-BANK (2265).
Please note:
 If you are a *new* customer, we can begin sharing your information 30 days from the date we sent 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.

Questions? Contact your banker, or call us at 1-855-999-BANK (2265).

Who we are
Who is providing this notice? The Auto Club Group family of companies, defined on the reverse side, includes AAA Clubs, travel agencies, insurance agencies, insurance companies, and companies that offer banking, trust and other financial services.

Mail-in Form

Mark any/all you want The Auto Club Group family of companies to limit:

- Do not share information about my creditworthiness with affiliates for their everyday business purposes.
- Do not allow affiliates to use my transaction, experience or creditworthiness information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name													Mail to: The Auto Club Group ATTN: Bank Privacy PO Box 6094 Dearborn, MI 48121-9801
Address													
City, State, Zip													
Account #													If you do not have an Account Number please provide your Membership or Policy Number.
Policy #													

What we do

How does The Auto Club Group 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 The Auto Club Group collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Apply for insurance or purchase a membership ■ Open an account or apply for a loan ■ Pay your bills or file an insurance claim <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
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 transaction, experience or creditworthiness information to market to you ■ sharing for nonaffiliates to market to you <p>State laws may give you additional rights to limit sharing. See below for more on your rights under state laws.</p>
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

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. The Auto Club Group family of companies includes:</p> <ul style="list-style-type: none"> ■ <i>AAA Clubs and Travel Agencies: The Auto Club Group, Automobile Club of Michigan, AAA of the Caribbean, Inc.</i> ■ <i>Insurance Companies: Auto Club Insurance Association, MemberSelect Insurance Company, Auto Club Property-Casualty Insurance Company, Auto Club Group Insurance Company, Meemic Insurance Company, Fremont Insurance Company, Auto Club South Insurance Company, Auto Club Insurance Company of Florida, AAA Life Insurance Company</i> ■ <i>Insurance Agencies: ACG Insurance Agency, LLC, ACG South Insurance Agency, LLC</i> ■ <i>Banking, Trust and other Financial Services: Auto Club Trust, FSB</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates that we share with include companies that offer products and services to AAA members.</i>
Joint marketing	<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 banks, insurance companies and credit card companies.</i>

Other important information

We do not share your information within or outside our family of companies if the state law that applies to you does not allow it.

Privacy Notice

Frequently Asked Questions



**EXPECT
SOMETHING
MORE™**

Q: Who is the Auto Club Group?

A: The Auto Club Group is the parent holding company of the bank. The Auto Club Group family of companies includes AAA membership clubs, travel agencies, insurance agencies, insurance companies, and companies that offer banking, trust and other financial services.

Q: Who is Auto Club Trust, FSB?

A: Auto Club Trust, FSB is the legal business name of the bank that offers AAA branded banking and financial services related products and services.

Q: Why would you use my social security number to share information?

A: Your social security number is a unique identifier which may be used to avoid providing duplicate offers to you.

Q: Why would you share information with your affiliates?

A: To serve you. The Auto Club Group family of companies strives to provide a superior customer experience. Using and sharing your information with our affiliates provides you with relevant, value added products and services.

Q: Why would you share transaction information about me or use information from consumer reporting agencies?

A: To service you and to provide additional products and services that may interest you. When you request a bank product or service from us we may verify your identity or qualify you for certain bank offers using transaction information and history from consumer reporting agencies. We may also use this information to help you identify and correct any inaccurate information.

Q: I don't want you to share information. How do I opt-out of information sharing?

A: It's simple. Simply complete the information from the bottom of the notice, detach and mail to the address provided to opt-out of information sharing. You may also contact us to opt-out of information sharing.

Q: I have additional questions about this Privacy notice. Who should I contact?

A: We'd love to hear from you. We want to make it easy and convenient for you to get your questions answered. If you have additional questions or want to talk with us, contact us using the information below.

Call.

855.999.BANK (2265)

Customer Care Center Hours

Monday-Friday 8:00 a.m.-7:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m. EST

Click.

Email. Chat. Secure Email.

www.aaa.com/banking

E-Mail Customer Care Center

CustomerService@aaabanking.com

Chat with us online.

Monday-Friday 8:00 a.m.-7:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m. EST

Use our **Secure Email** system. Visit the bank website **Contact Us** page to use this safe and convenient service.

Visit.

Visit the bank website **Locations** page for all bank locations and ATMs.

AAA Headquarters – Dearborn, MI

1 Auto Club Drive
Dearborn, MI 48126
Monday-Friday 9 a.m.-4:30 p.m. EST
Phone: 313.336.4500 / 888.447.4730

Visit any AAA Branch for displayed rates or visit with a Life Agent to open an account.