

FACTS	CONSUMER FINANCIAL PRIVACY NOTICE: WHAT DOES AAA NORTHEAST DO WITH YOUR PERSONAL INFORMATION?
Why?	Companies that provide you with financial products and services, such as insurance and home or auto loans, 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 with our family of companies and others. Please read this notice carefully to understand what we do.
What?	The types of personal information we may collect and share about you depend on the product or service we provide. This information may include Social Security number and income, account balances and payment history, credit history, credit scores, and employment information.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons we may share your personal information, whether AAA Northeast chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does AAA Northeast 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 the AAA Northeast family of companies' everyday business purposes – information about your transactions and experiences.	YES	NO
For the AAA Northeast family of companies' everyday business purposes – information about your creditworthiness.	YES	YES
For the AAA Northeast family of companies to market to you.	YES	YES
For nonaffiliates to market to you.	YES	YES

To limit our sharing	<p>If you wish to limit our sharing of your personal information:</p> <ul style="list-style-type: none"> • Call toll-free, 1-844-565-0449 or • Mail the form below. <p>PLEASE NOTE: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, 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 toll-free: 1-844-565-0449



Mail-in Form										
<p>Leave Blank</p> <p>OR</p> <p>If you have Associate members on your account, your choices will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Please do not share information about my creditworthiness with the AAA Northeast family of companies for their everyday business purposes.</p> <p><input type="checkbox"/> Please do not share my personal information with the AAA Northeast family of companies for their marketing purposes.</p> <p><input type="checkbox"/> Please do not share my personal information with nonaffiliates for their marketing purposes.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 25%;">Name</td> <td></td> <td rowspan="4" style="vertical-align: top;">Mail to: AAA Northeast 110 Royal Little Drive Providence, RI 02904 ATTN: Privacy Notice</td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td>Member #</td> <td></td> </tr> </table>	Name		Mail to: AAA Northeast 110 Royal Little Drive Providence, RI 02904 ATTN: Privacy Notice	Address		City, State, Zip		Member #	
Name		Mail to: AAA Northeast 110 Royal Little Drive Providence, RI 02904 ATTN: Privacy Notice								
Address										
City, State, Zip										
Member #										

Who we are	
Who is providing this notice?	AAA NORTHEAST AND ITS RELATED COMPANIES THAT PROVIDE FINANCIAL PRODUCTS AND SERVICES. FOR A COMPLETE LIST OF COMPANIES PROVIDING THIS NOTICE, SEE BELOW.
What we do	
How does AAA Northeast 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 AAA Northeast collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open a membership account or add an Associate member to an existing account • Apply for a loan or insurance • Open a deposit account • Give us your contact information We also collect your personal information from others, such as credit bureaus, the AAA Northeast family of companies or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for the AAA Northeast family of companies' everyday business purposes – information about your creditworthiness • The AAA Northeast family of companies from using your information to market to you • Sharing for nonaffiliates to market to you 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 – unless you tell us otherwise.
Definitions	
AAA Northeast family of companies/ affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • The AAA Northeast family of companies includes all companies that use the AAA Northeast name and others, such as AAA New Jersey Division Financial Services, Inc., and Automobile Club Insurance Agency, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with can include mortgage lenders, auto lenders, insurance companies, retailers and travel companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies, travel companies, credit card companies, and companies that provide other financial products and services.
AAA Northeast Legal Entities	
The AAA Northeast legal entities that are jointly providing this notice are: AAA Northeast; AAA Northeast Bank; AAA Northeast Insurance Agency, Inc.; Automobile Club Insurance Agency, Inc.; AAA New Jersey Division Financial Services, Inc.; Member Select Vacations, LLC; Motor Club Insurance Captive, LLC.	