



*Moolah*

*No matter what  
you call it...*

*CASH  
bucks*

## **WE HAVE MONEY TO LEND!**

**Home Loans:** Competitive rates and various terms available for Mortgages, Home Equity Loans, and Home Equity Lines of Credit.

**VISA® Credit Cards:** Low rate and no annual fee credit cards including; Emerald Cash Rewards, Platinum, and College Connection.

**Auto Loans:** Some of the lowest rates in town for both new and used autos, with a variety of terms to fit your needs.

**Visit [www.AchievaCU.com](http://www.AchievaCU.com), call (727) 431-7680, or stop by your local branch today for more information!**

*Free Seminars*

## **Helpful Information**

**October 17 – Credit Reports**

*Sheri Merrifield, Director of  
Real Estate Lending, Achieva Credit Union*

**November 21 – You and Your IRA**

*Kay Foster, IRA Coordinator, Achieva Credit Union*

Come to our Saturday Seminar Café, and you'll receive a wealth of information, plus free coffee, doughnuts, and a take-home coffee mug. Seminars are held from 9-10:30 AM at our Largo branch on Ulmerton Road. **Limited seating available!** Please call (727) 431-7362 or visit [www.AchievaCU.com](http://www.AchievaCU.com) for more information or to sign-up today!



# Our Privacy Pledge

**Achieva Credit Union, a member-owned financial institution, is committed to protecting your privacy.**

## **1. We do not sell your personal information to anyone.**

## **2. Information we collect about you.**

In the course of doing business with us, you routinely provide personal information that is not available publicly. This includes information we receive from you on applications and other forms, information about your transactions with us, and information we receive from consumer reporting agencies. Examples include your name, address, social security number, telephone number, income and account balances. We use this personal information to service your accounts, underwrite your loans and offer you other products and services to meet your needs. We collect only the information necessary to provide you with accurate, reliable service.

## **3. Information we share with service providers.**

From time to time we will share some of your personal information with non-affiliated companies that perform services for us or with whom we have joint marketing agreements. For example: we provide your name, address and transaction data to the company that prints and mails monthly account statements. We may also share your name and address with the company that mails our newsletters, or with a company through which we jointly market insurance or other products. In all such cases, we share only the information necessary to accomplish a specific task.

## **4. We safeguard your personal information.**

We obtain a written agreement prior to sharing personal information with any non-affiliated company. They are contractually committed to uphold our strict standards of confidentiality and to limit use of this information to its intended purpose only. Within the Credit Union we restrict access to information about you to only those employees who must know the information to provide products and services to you. We maintain strict physical, electronic and procedural safeguards to protect your personal information.

## **5. Lifetime guarantee.**

We will apply our strict confidentiality policy for as long as we retain your personal information, whether or not you remain an active member of your Credit Union.

**Our relationship is built on trust. You can be confident that your financial privacy is a top priority at Achieva Credit Union.**



**Member Service Center: (727) 431-7680 • Toll-Free: (800) 593-2274**

**[www.AchievaCU.com](http://www.AchievaCU.com)**

**24-Hour MoneyLine: (727) 586-6669**

Rates and promotions stated in this edition of Know It All are correct at time of print, and are subject to change without notice at any time. ©All rights reserved Achieva Credit Union 10/1/2009.



Federally insured by NCUA.  
Equal opportunity lender.