

FACTS

WHAT DOES AMERICAN FUNERAL & CEMETERY TRUST SERVICES DO WITH YOUR PERSONAL INFORMATION?

Why?	Companies choose how they share your personal information. Federal law gives customers 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: <ul style="list-style-type: none"> • Account balances and payment history.
How?	All companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons companies can share their customers' personal information; the reasons American Funeral & Cemetery Trust Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Funeral & Cemetery Trust Services 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	YES	No
For our marketing purposes— to offer our products and services to you	No.	
For joint marketing with other financial companies	No.	
For our affiliates' everyday business purposes— information about your transactions and experiences	No.	
For our affiliates' everyday business purposes— information about your creditworthiness	No.	
For our affiliates to market to you	No.	
For nonaffiliates to market to you	No.	

Questions?	Call 1-800-769-9363 or go to http://www.afcts.com/contact-us/
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Please Note: We will not sell or rent this information to anyone. Any and all disclosures are made as permitted by law

Who we are	
Who is providing this notice?	American Funeral & Cemetery Trust Services
What we do	
How does American Funeral & Cemetery Trust Services protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings. We never sell or share your information with anyone.
How does American Funeral & Cemetery collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account. • Pay your bills. • Use your credit or debit card <p>We also collect your personal information from 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 information to market to you • sharing for non-affiliates to market to you

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

Security

Please do not use our contact form to email us confidential information. While we will not disclose this information to anyone, it could possibly be intercepted by unauthorized entities. Please know the security of your personal information is important to us. We strive to use commercially acceptable means to protect your personal information, however we cannot guarantee its absolute security.

Cookies

We use "cookies" on this site. A cookie is a piece of data stored on a site visitor's hard drive to help us improve your access to our site and identify repeat visitors to our site. For instance, when we use a cookie to identify you, you would not have to log in a password more than once, thereby saving time while on our site. Cookies can also enable us to track and target the interests of our users to enhance the experience on our site. Usage of a cookie is in no way linked to any personally identifiable information on our site.

Links

This web site contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information. If you feel that we are not abiding by this privacy policy, you should contact us immediately.

Changes To This Privacy Policy

This Privacy Policy is effective as of September 12, 2017, and will remain in effect except with respect to any changes in its provisions in the future, which will be in effect immediately after being posted on this page.

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