



FACTS

WHAT DOES USAA 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 account transactions
- credit history and insurance claim history

How?

All financial companies need to share customers' personal information to run their everyday business. In the following section, we list the reasons financial companies can share their customers' personal information; the reasons USAA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does USAA share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your accounts, 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	No	We don't share
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	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Visit us online: usaa.com/optout, or
- Call **800-531-7154** – our menu will prompt you through your choices

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?

Call **800-531-7154** and ask to speak to a representative.

Who we are

Who is providing this notice?	United Services Automobile Association (USAA) and its affiliates, including companies identified with the USAA name and Garrison Property and Casualty Insurance Company.
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What we do

How does USAA 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 USAA collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ open an account, or deposit money ■ pay your bills, or apply for a loan or insurance ■ use your credit or debit card, or provide account information <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 information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See <i>Other important information</i> section for more on your rights under state law.</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.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a USAA name; financial companies such as Garrison Property and Casualty Insurance Company; and nonfinancial companies such as USAA Alliance Services, LLC.</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>USAA does not share with nonaffiliates so they can market to you.</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>USAA does not jointly market.</i>

Other important information

Depending on where you live and what products you own, you may receive another privacy notice that describes additional rights.

Vermont Residents: Under Vermont law, we will not share personal information about you with nonaffiliates other than as permitted by law. We also will not share information about your creditworthiness with our affiliates without your consent.