

# On The Horizon

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## Member Appreciation Day

Mark your calendars for our Annual Member Appreciation Day events. We have already held our event in Springville and will hold a celebration at our other two branches.

Spanish Fork – July 13<sup>th</sup>  
Payson—August 31<sup>st</sup>

We will hold these events from 11:30 a.m.-1:00 p.m. on these days. We will have food, soda, and prizes at both branches. We will also have a drawing for Cash prizes. We will also hold a drawing at the end of all three events for an Xbox 360!

## E\*Alerts

You can set alerts to be sent to your email or your cell phone when there is activity on your account. You can set it to show a deposit, a withdrawal, a check clearing, or even when your account hits a set balance. You can set this up by logging into your account and then select services. To have a text sent simply enter a new email address on your account as follows:

**AT&T** – cellnumber@txt.att.net  
**Verizon** – cellnumber@vtext.com  
**T-Mobile** – cellnumber@tmomail.net  
**Sprint** - cellnumber@messaging.sprintpcs.com

## Coop Network

Access to over 25,000 ATM's with no fee. Just look for the Coop logo when you use an ATM.

## Upcoming Holidays

<b>July 4<sup>th</sup></b>	<b>Independence Day</b>
<b>July 24<sup>th</sup></b>	<b>Pioneer Day</b>
<b>Sept 3<sup>rd</sup></b>	<b>Labor day</b>

## Safari Savers

Open a Safari Savers account today! A Safari Savers account is for children under 16 years old. It can be opened for only \$10.00. You will receive prizes when you achieve savings account balances. You will also be entered in contests throughout the year.



## Free Checking

Did you know we offer free checking? No fees, no games, just free checking. You can write unlimited checks, unlimited debit card transactions, and unlimited withdrawals. We also offer free bill pay and a free rewards with the debit card.

## Privacy Notice

We have included our Privacy Notice on this newsletter. We would like to remind you that your privacy is important to us.

<b>FACTS</b>	<b>WHAT DOES PHCU DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>WHY?</b>	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.	
<b>WHAT?</b>	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"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Credit history</li> <li>• Credit scores</li> <li>• Employment information</li> </ul> When you are <i>no longer</i> a member, we continue to share your information as described in this notice.	
<b>HOW?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons PHCU chooses to share; and whether you can limit this sharing.	
<b>REASONS WE CAN SHARE YOUR PERSONAL INFORMATION</b>	<b>DOES PHCU SHARE?</b>	<b>CAN YOU LIMIT THIS SHARING?</b>
<b>For our everyday business purposes-</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>QUESTIONS?</b>	Call (801) 489-3605 or go to <a href="http://www.pacifichorizoncu.com">www.pacifichorizoncu.com</a>	
<b>Who is providing this notice?</b>	PHCU means Pacific Horizon Credit Union	
<b>WHAT WE DO</b>		
<b>How does PHCU protect my personal information?</b>	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.	
<b>How does PHCU collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Give us your contact information</li> <li>• Give us your wage statements</li> <li>• Provide your mortgage information</li> <li>• Show your driver's license</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.	
<b>DEFINITIONS</b>		
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>PHCU has no affiliates.</i></li> </ul>	
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>PHCU does not share with nonaffiliates so they can market to you.</i></li> </ul>	
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>PHCU doesn't jointly market.</i></li> </ul>	

