

## PARDA Federal Credit Union Privacy Policy

FACTS	WHAT DOES PARDA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
Why?	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law requires us to tell you how we collect, share, and protect personal information. Please read this notice carefully to understand PARDA Federal Credit Union's Policy.</p> <p>PARDA Federal Credit Union is committed to protecting nonpublic personal information and using it in a manner consistent with our business is a high priority.</p>	
What?	<p>The type of personal information we collect and share depend on the accounts or services you have with us. The information can include:</p> <ul style="list-style-type: none"> <li>Name, address, social security number, and income.</li> <li>Account balances and transaction history</li> <li>Credit history and credit score</li> </ul> <p>When you are no longer a member, we will not share your information except as permitted or required by law as described in this notice.</p>	
How?	<p>All financial companies need to share member personal information to run everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons that PARDA Federal Credit Union chooses to share; and whether or not you can limit this sharing.</p>	
Reasons we can share your personal information	Does PARDA Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your accounts, 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.	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness.	Yes	Yes
<b>For our affiliates to market you.</b>	Yes	Yes
<b>For our non-affiliates to market you.</b>	No	N/A
<b>Questions?</b>	Call 1-800-860-5640 Option 1 or visit <a href="http://www.parda.com">www.parda.com</a>	

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<b>Who we are</b>	
Who is providing this notice?	PARDA Federal Credit Union
<b>What we do</b>	
How does PARDA Federal Credit Union protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include physical safeguards such as secured files and buildings and computer safeguards.</p> <p>We also restrict access to personal information to those colleagues who need to know in order to provide services to our members.</p>
How does PARDA Federal Credit Union collect my personal information?	<p>We collect your personal information, for example when you:</p> <ul style="list-style-type: none"> <li>Open and account or apply for a loan</li> <li>Apply for any credit union product or service</li> <li>Visit our website, provide us with information on any online application or transaction, or information you send us via email.</li> <li>Use your debit or ATM card to pay your bills or make purchases</li> <li>Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, including credit bureaus, affiliates or other companies</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only:</p> <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 you</li> <li>Sharing for nonaffiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you.

**Other important information**

For more information on our Privacy Policy, you may write us at P.O. Box 5010 Rochester, MI 48307, or call us at 1-800-860-5640, or visit our website at [www.parda.com](http://www.parda.com)