

Parkside Perspective

Everything You Want in a Bank

Winter 2012

What does Parkside Credit Union 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 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 services you have with us. This information can include: Social Security number, payment history, credit scores, credit history, account information and account balances.
- When you are no longer our member, we continue to share your information as described in this notice.
- How?** 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 Parkside Credit Union chooses to share; and whether you can limit this sharing.
- Who?** This notice is provided by Parkside Credit Union.

Reasons we can share your personal information	Does Parkside CU Share?	Can you limit this sharing?
For our everyday business purposes: such as processing transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus.	Yes	No
For our marketing purposes: Such as offering our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates' everyday business purposes: information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes: information about your creditworthiness.	No	We don't share
For our affiliates to market to you.	No	We don't share
For nonaffiliates to market to you.	No	We don't share

Questions? Call 734-525-0700 or go to www.parksidecu.org



Holiday Closings:

Martin Luther King, Jr. (observed): Monday, January 16, 2012

Good Friday: Friday, April 6, 2012

www.parksidecu.org

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FAQ

How does Parkside Credit Union 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 Parkside Credit Union collect my personal information? We collect your personal information, for example, when you:

- open an account or deposit money
- apply for a loan or give us your income information
- give us your contact information

Why can't I limit all sharing? Federal law gives you the right to limit only 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

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Why can't I limit all sharing? Federal law gives you the right to limit only 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

State laws and individual companies may give you additional rights to limit sharing.

Affiliates - Companies related to common ownership or control. They can be financial and nonfinancial companies.

- CU*Answers

Nonaffiliates - Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Parkside Credit Union does not share with nonaffiliates for any reason.

Joint marketing - A formal agreement between non-affiliated financial companies that together market financial products or services to you.

CUNA Mutual and our credit card partners

Change of Terms to the Christmas/Holiday Savings



Additional Deposits and Withdrawals:

There are no minimum or maximum deposit limits for this account. The withdrawal limit will now be set to one withdrawal per year which will be at maturity on October 31st of each year. Should you need access to the funds in this account

prior to October 31st, the account will be closed. The account will be restricted from re-opening until November 1 of the calendar year.

Should you wish to save for purposes other than holiday shopping, we will offer other optional savings accounts to save for those expenses such as property taxes, personal income quarterly taxes, vacations or what ever your individual need may be.

Livonia Branch
36525 Plymouth Rd.
Livonia, MI 48150

Westland Branch
1747 S. Newburgh Rd.
Westland, MI 48186
734.525.0700

Lobby Hours
Mon. and Tue.: 9 AM - 5 PM
Wed.: 10 AM - 5 PM
Thu. and Fri.: 9 AM - 5:30 PM

Extra Drive-Thru Hours
Mon., Tue., Thu., and Fri.: Open at 8 AM
Sat.: 8 AM - Noon (Westland Branch Only)

www.parksidecu.org



Mortgages
888.562.6865
www.mortgagecuso.com



PARKSIDE
CREDIT UNION

