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Information Desk

- Privacy Policy

Because we value your membership, the following are the policies and practices of People's Alliance Federal Credit Union in relation to governing and protecting your privacy.

People's Alliance Federal Credit Union Privacy Notice

FACTS - What Does People's Alliance Federal Credit Union (Pafcu) Do With Your Personal Information?

Why?

Financial companies choose how they share your personal information. 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. Federal law also requires us to inform the consumers the right to limit some but not all sharing. 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 payment history
- Credit history and credit scores

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 PAFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PAFCU 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, or to 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	YES	YES
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes information about your creditworthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Call (631) 434-3500 — our menu will prompt you through your choice(s) or visit us online: www.pafcu.org

Please Note:

If you are a *new member*, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

To Limit our sharing

Questions? Call (631) 434-3500

What we do

How does PAFCU

To protect your information from unauthorized access and use, we use security

protect my personal information?

To protect your information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, internal controls, and staff training.

How does PAFCU collect my personal information?

We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card
- give us your contact information
- apply for a lease
- provide employment 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

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- PAFCU has no affiliates

Nonaffiliates

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

- PAFCU does not share with nonaffiliates so they can market to you

Joint Marketing

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

- Our joint marketing partners include: insurance companies and financial planners, car leasing companies, mortgage companies.

Other important information

PAFCU recognizes its responsibility to protect children's privacy and online safety. PAFCU's website is not directed to children and does not collect or retain individually identifiable information about children under the age of 13.

The privacy policies and practices of People's Alliance Federal Credit Union are subject to change. If this should be the case, you will be notified prior to any changes being made.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

Administrative Office Phone (631) 434-3500
TDD Hearing Impaired Phone Service: (631) 434-6980

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