

FACTS WHAT DOES PEOPLE'S 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 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number ● Account balances ● Credit history ● Credit scores ● Overdraft history ● Checking account information 	
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 People's Credit Union chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does People's Credit Union share?
	For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	For our marketing purposes - to offer our products and services to you	No
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes - information about your transactions and experiences	No
	For our affiliates' everyday business purposes - information about your creditworthiness	No
	For nonaffiliates to market to you	Yes
To limit our sharing	<ul style="list-style-type: none"> ● Call 337-393-2495 - our menu will prompt you through your choice(s) ● Mail the form below <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 337-393-2495 or go to http://www.sjpcu.net	

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Mail-in Form										
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice(s) only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">Name</td> <td></td> <td rowspan="4" style="vertical-align: top;">Mail to: People's Credit Union P.O. Box 290 Rayne, LA 70578</td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, ZIP</td> <td></td> </tr> <tr> <td>Account #</td> <td></td> </tr> </table>	Name		Mail to: People's Credit Union P.O. Box 290 Rayne, LA 70578	Address		City, State, ZIP		Account #	
Name		Mail to: People's Credit Union P.O. Box 290 Rayne, LA 70578								
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What We Do	
How does People's 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 People's Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Apply for a loan ● File an insurance claim ● Give us your income information ● Give us your contact 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.</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 — unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>People's Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Nonaffiliates we share with can include CUNA Mutual</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>People's Credit Union doesn't jointly market.</i>

