

PCCU Disclosures

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Privacy Notice

FACTS: WHAT DOES PCCU 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?

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

Reasons we can share your personal information	Does PCCU 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 report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	Not Applicable

WHAT WE DO

How does PCCU 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

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.

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

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

What happens when I limit sharing for an account I hold jointly with someone else?

Perfect Circle Credit Union will treat the opt out request from one person on the account as applying to all persons on the account.

Definitions

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

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

- Nonaffiliates we share with can include CUNA Mutual Insurance

- Nonaffiliates we share with can include Bradford-Scott Data Corporation

Joint marketing: A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include:

- CUNA Mutual Insurance

- Bradford-Scott Data Corporation

To limit our sharing

- Call 800-582-7228—our menu will prompt you through your choice(s)

- Mail the form below

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.

Questions?

Call 800-582-7228

Please print this page, then complete the form below listing each account you have at PCCU. Sign and mail the form to PCCU, PO Box 29, Hagerstown, Indiana, 47346 Or drop the completed and signed form off at any of our branch locations

-----**detach and return**-----

OPT OUT RESPONSE FORM

I am exercising my right to opt out of any information sharing as permitted by law.

Signature _____

Printed Name of Member _____
(Note: Anyone listed on the account will be acting for all signers on the account)

Account Number(s) _____ (Mandatory)

Date _____

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