

Privacy Policy

Rev. 11/10

FACTS

WHAT DOES PIEDMONT ADVANTAGE 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?

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 account balances
- credit history and credit scores
- income and payment history

When you are *no longer* our customer, 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 Piedmont Advantage Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Piedmont Advantage Credit Union 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 | No |
| 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 our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Questions?

Call toll-free 800-433-7228

What we do

| | |
|--|---|
| How does Piedmont Advantage 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 Piedmont Advantage 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 or deposit money- pay your bills or apply for a loan- use your credit or debit card <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 law and individual companies may give you additional rights to limit sharing.</p> |

Definitions

| | |
|------------------------|--|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">- <i>Piedmont Advantage Credit Union has no affiliates</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">- <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies</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>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT, credit card companies, and loan recapture programs</i> |

Membership Matters



Piedmont Advantage Makes Your Car Buying Experience Easier

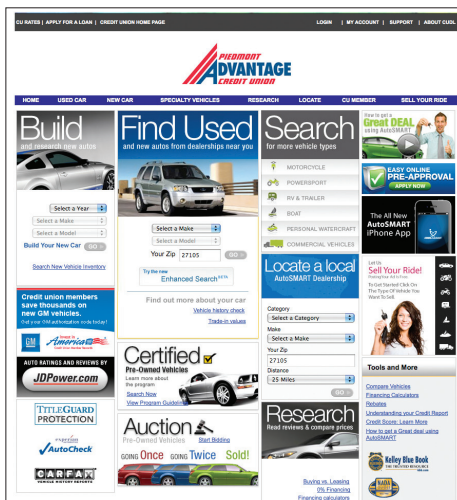
Piedmont Advantage and Credit Union Direct Lending (CUDL) have teamed up to bring you CUDL *AutoSMART*, a faster, easier way to do your car shopping. Accessed directly from our Web site at www.PACU.com, this innovative feature provides all the tools you need to research, compare and buy your new or used car—all in one place! And once you've found that perfect car, you can apply online for your Piedmont Advantage auto loan.

At the heart of *AutoSMART*'s features is its access to an extensive database of new and used cars from across the country. The easy-to-follow interface allows you to set a number of search parameters including make, model, year and more, with a zip code search that allows you to find cars that are close by. Not sure if the car you want is right for you? Take advantage of the many ratings and reviews available from JDPower.com showing detailed information on reliability and true cost of ownership.

Once you have located your dream car, click the "Apply Now" button and complete a secure online application to get pre-approved with Piedmont Advantage's unbeatable auto loan rates before you go to the dealership. And with current rates available as **low as 2.9%** Annual Percentage Rate on both new and used cars, there's never been a better time to take advantage of these great tools for finding your perfect car!

And if you're looking to sell your current car, the site has an extensive array of tools to make that process easier, too. Updated links to Kelley Blue Book and NADA Guides allow you to set your price accurately before creating and uploading an ad that puts your car in the database.

Currently, you can access the *AutoSMART* site by clicking on the *Research, Compare and Buy* link on our Web site. There's also an iPhone app available. And more smartphone apps are expected to be available soon. And be sure to watch for upcoming enhancements to our Web site at PACU.com (see sidebar at right) that will make it even easier to start your car search.



Are You Taking Advantage of Your Membership?

As a member of Piedmont Advantage, you should know by now that our goal is to bring more value to our members' financial lives. There are many ways that we make that possible, and we want to make sure you have the opportunity to take *advantage* of all we have to offer.

So we wanted to remind you of the top five ways our members can increase the value of their own personal finances. See if there's something you've been missing!

- 1) Our Visa® Platinum Credit Card—With a **6.9%** Annual Percentage Rate that is non-variable, you won't be caught off guard by a short-term "teaser rate." It's a great way to pay off higher-rate credit cards faster!
- 2) Auto Loan Refinance—If you're making hefty car payments on a high-interest auto loan, now's the time to see if we can refinance that loan and bring those payments down to earth.
- 3) Home Equity Loan—Nothing improves the value of your home better than renovations in the kitchen and bathroom. And nothing makes getting the cash for those renovations easier than a Piedmont Advantage home equity loan. And since we offer **rates as low as prime with low monthly payments**, there's never been a better time to take *advantage*!
- 4) Mortgage—Did you know your Credit Union does mortgage loans? With a full line of fixed and adjustable rate loans, Piedmont Advantage can help you save money by getting the best deal on your home loan. **Don't miss out on historically low rates, call us today!**
- 5) Tell A Friend—It's a good friend who can save you money! Maybe you know someone that could really benefit from some of these financial tips. Be a good friend and tell someone about all the great *advantages* to being a member. We love it when new members say they were referred by a friend!

To take *advantage* of any of these great ways to save money, just call us today at 800.433.7228 or visit us online at PACU.com!

Look for an Improved Website Coming Soon

We began implementing a series of enhancements to our Web site designed to make your online experience at PACU.com even better.

In mid-June, we upgraded our home page with a new look and feel that will eventually be extended to our entire site. The new design includes an upgraded ATM and branch locator that shows you the PACU locations as well as the thousands of CO-OP ATMs and shared branching facilities available nationwide.

This first step in the upgrade includes a consolidation of links and functionality, but leaves all available resources intact. Future planned enhancements include an easier-to-follow navigation bar, search functions and an integrated online banking sign-on right on the home page.

www.PACU.com



Team CU Get Cured Steps Out for the Cause

On a recent gorgeous, hope-filled Saturday morning in Winston-Salem, 53 Piedmont Advantage employees and family members participated in the 12th Annual Susan G. Komen Triad Race for the Cure, raising more than \$4,000 for the cause.

They joined with over 10,000 other survivors, supporters, family and friends, and even some still in the fight, to raise awareness and funds to eradicate breast cancer. According to Cancer Facts and Figures, ACS 2010, an estimated 207,090 new cases of invasive breast cancer occurred among women in the U.S. during 2010. While that's a sobering statistic, there are about 2.5 million breast cancer survivors alive in the U.S. today thanks to efforts such as these. PACU raised \$4,200 toward wiping out this disease. Thanks Team CU Get Cured — you rock!



Flight of Honor Project - A Soaring Success

Please, Join Piedmont Advantage As We
Honor Those Who Gave So Much

When you donate to the Flight of Honor between April 1st and June 1st, you will be helping us raise money to send at least three of our World War II veteran credit union members to visit their memorial in Washington DC this fall. The Flight of Honor will be departing from Charlotte and Greensboro on a specially chartered plane from US Airways.

Just \$500 will send one veteran on the trip of a lifetime.

You can make donations today at any PACU branch or you can call us at 800.433.7228 for more information.

Make your check payable to PACU Flight of Honor Fund. Donations are tax-deductible.

Flight of Honor is a Service Project of Rotary District 7680 in Charlotte and Rotary District 7690 in Greensboro.

Piedmont Advantage Credit Union is both humbled by and appreciative of our members' support of the Flight of Honor project. On April 1st, our team set out to raise enough funds to sponsor three WWII veterans with seats on the fall Flights of Honor departing from Greensboro and Charlotte, NC. The fund-raising campaign ended on June 1st. With your help, we managed to raise over \$6,500 — enough to send 13 of our WWII heroes to Washington to visit the memorial erected in their honor!

Eight of the 13 veterans are members of our credit union. In a recent congratulatory note, Piedmont Advantage CEO Judy Tharp expressed gratitude to her staff for their overwhelming participation. "You guys have really raised the bar for us as an organization," said Ms. Tharp. "When the Flight of Honor US Airways 737 pulls away from the terminal, we will be there en masse, and what a day that will be for the veterans and Piedmont Advantage Credit Union."

Our sincere appreciation is extended to each and every member who made monetary contributions, purchased airplanes and Bojangles® cards and distributed flyers and posters. Because we all worked together, 13 deserving veterans will travel to Washington, DC this fall to visit their Memorial, an opportunity they might not otherwise have had. Pat yourselves on the back for a job well done!

Enter to Win a \$100 VISA® Gift Card



That's the prize *Dottie Miller, Gastonia, NC* won by responding to 5 questions about Piedmont Advantage Credit Union and our member advantages. Make sure your name is in the running for our next drawing. Just go to www.pacu.com/win and respond to a new set of questions by July 31. You could be our next \$100 Visa Gift Card winner!

Easy, wherever you are.

800-433-PACU (7228)
www.pacu.com

CU SERVICE CENTERS.



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