

ACCOUNT LOGIN

CREDIT CARD LOGIN

FINANCIAL PLANNING

MEMBERS EDUCATION

OUR SCHOOL COMMUNITY

OUR WAREHAM COMMUNITY



RATES

WHAT'S NEW

PRODUCTS & SERVICES

SAMPLE RATES

New & Used Cars Loans

As low as 1.99%

First Mortgage

Call Us!

Home Equity Line of Credit

As low as 4.00% **

MassSave Heat Loans

0.00%

* Annual Percentage Rate

** APR is Variable Tied to WSJ Prime (3.25%)

VIEW ALL RATES

PRIVACY POLICY

PCT Federal Credit Union Privacy Notice and Disclosure

FACTS

HOME

ABOUT

WHAT DOES PCT FEDERAL 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 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 PCT Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PCT Federal 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 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	No	We don't share
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 non-affiliates to market to you	No	We don't share

QUESTIONS?

Call 508-291-0777 or go to www.pctfcu.org.

What we do?

How does PCT Federal **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.

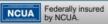
How does PCT Federal

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan

Credit Union collect my personal information?	• use you	credit or debit card t your personal information from others, such us, affiliates, or other companies.
Why can't I limit all sharing?	Sharing informataffiliatessharing t	es you the right to limit only for affiliates' everyday business purposes- on about your creditworthiness from using your information to market to you or non-affiliates to market to you individual companies may give you additional haring.
Definitions		
Definitions		
Definitions Affiliates	be financial an	ated by common ownership or control. They can d non-financial companies. leral Credit Union has no affiliates
	be financial an PCT Fee Companies no can be financia PCT Fee	d non-financial companies.

HOME : ABOUT : PRODUCTS & SERVICES : RATES : WHAT'S NEW : ONLINE BANKING : MEMBERS EDUCATION : KIDS ZONE PRIVACY POLICY





MSIC Shares and Deposits in excess of NCUA limits are fully insured by MSIC.



EQUAL HOUSING We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act



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