



PCT
FEDERAL CREDIT UNION



ACCOUNT LOGIN

CREDIT CARD LOGIN

FINANCIAL PLANNING

MEMBERS EDUCATION

OUR SCHOOL COMMUNITY

OUR WAREHAM COMMUNITY

SAMPLE RATES

	APR *
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

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
- nav your bills or apply for a loan

Credit Union collect my personal information?	<ul style="list-style-type: none"> • 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 non-affiliates to market to you <p>State laws 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 non-financial companies.</p> <ul style="list-style-type: none"> • PCT Federal Credit Union has no affiliates
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • PCT Federal Credit Union does not share with non-affiliates so they can market to you
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • PCT Federal Credit Union doesn't jointly market



Federally insured by NCUA.



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



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

