## **FACTS**

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.

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

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	Yes No	
your account(s), respond to court orders and legal	res No	
investigations, or report to credit bureaus		
For our marketing purposes-	Yes	Yes
to offer our products and services to you	165	165
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes-	Voc	Yes Yes
information about your transactions and experiences	165	
For our affiliates' everyday business purposes-	Yes	No
information about your credit worthiness	res	INO
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

# To limit our sharing

- Fill out the form below
- Mail it to PCCU, P.O. Box 8929, Stockton CA 95208
- Or turn it in at any one of our service centers

## Please note:

If you are a new member, we can begin sharing your information 30 days from the date we sent you 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.

Call 209-235-1100 or go to www.PremierCCU.org

Mark any/all you want to limit:

- Do not share information about my credit worthiness with your affiliates for their everyday business purposes
- Do not allow your affiliates to use my personal information to market to me
- Do not share my personal information with nonaffiliates to market their products and services to me

Name	
Address	
City, State, Zip	
Account #	

Who we are			
Who is providing this notice?	Premier Community Credit Union		
What we do			
How does PCCU protect my	To protect your personal information from unauthorized access		
personal information?	and use, we use security measures that comply with federal law.		
	These measures include computer safeguards and secured files		
	and buildings.		
How does PCCU collect my	We collect your personal information, for example, when you		
personal information?	· Open an account or deposit money		
	· Pay your bills or apply for a loan		
	· Use your credit or debit card		
	We also collect your personal information from others, such as		
	credit bureaus, affiliates, or other companies.		
Why can't I limit all sharing?	Federal law gives you the right to limit only		
	· sharing for affiliates' everyday business purposes		
	<ul> <li>affiliates from using your information to market to you</li> </ul>		
	<ul> <li>sharing for nonaffiliates to market to you</li> </ul>		
	State laws and individual companies may give you additional		
	rights to limit sharing.		
What happens when I limit sharing for an	Your choices will apply to everyone on your account.		
account I hold jointly with someone else?			
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.		
Joint marketing	A formal agreement between nonaffiliated financial companies		
	that together market financial products or services to you.		