

PRIVACY NOTICE

FACTS WHAT DOES PROVIDENT 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?	<p>The types of personal information we collect and share depend on the product or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social security number • Income • Account balances • Payment • Credit history • Credit scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 customers' personal information; the reasons Provident Credit Union chooses to share, and whether you can limit the sharing.

Reasons we can share your personal information	Does Provident 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	Yes*
For joint marketing with other financial companies	Yes	Yes*
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	Yes	Yes*
For nonaffiliates to market to you	Yes	Yes*

To limit our sharing	<ul style="list-style-type: none"> • Call (800) 632-4600 and select "0" to speak with a representative. • Click here for an online Privacy Form that can be filled out, printed, and mailed. <p>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.</p> <p>* You can contact us at any time to limit our sharing of printed and electronic marketing materials tailored especially for you.</p>
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Questions?	Call (800) 632-4600 or (650) 508-0300
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Who we are

Who is providing this notice?	Provident Credit Union
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What we do

How does Provident Credit Union protect my personal information?	To protect your 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 Provident 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

	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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 laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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"> • Our affiliates include companies like Provident Plus or CUE Financial Planning; financial companies such as Affinion Benefits Group; nonfinancial companies and others such as Autoland.
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"> • Non-affiliates we share with can include companies that perform support services for us such as data processors, technical systems consultants and programmers, check printers or companies that help us market Provident's products and services.
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"> • Our joint marketing partners include insurance companies

[Privacy Form](#)