



Privacy Notice

FACTS

WHAT DOES PUBLIC SERVICE 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 customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers'/members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers'/members' personal information; the reasons Public Service Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Public Service 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	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

Questions?

Call 734-641-8400 or go to www.pscunow.com

What we do	
How does Public Service 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 Public Service Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account ■ apply for a loan ■ use your debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <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. [See below for more on your rights under state law.]</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Public Service Credit Union has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Non-affiliates we share with can include but are not limited to companies such as mortgage companies, credit reporting agencies, insurance companies, direct marketing companies, and nonprofit organizations.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include companies such as credit card companies</i>
Other important information	
Public Service Credit Union Protects Non-Public Information About Former Members	If you decide to terminate your membership or become an inactive member, we will continue to adhere to the privacy policies and practices provided in this notice.
How We Protect Your Information	Public Service Credit Union will protect the confidentiality, security, and integrity of your non-public personal information. We restrict access to non-public personal information to employees based on their need to know in order to serve your account(s) or provide products or services to you. We will provide all users of our ATMs with protection of their personal financial information. <p>We will maintain physical, electronic and procedural safeguards that comply with governmental requirements to guard non-public personal information</p>