



# Privacy Notice

Revised March 2013

WHAT DOES PURDUE FEDERAL CREDIT UNION (Purdue Federal) DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial institutions 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: <ul style="list-style-type: none"> <li>• Social Security Number and Income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Score</li> </ul>
How?	All financial institutions need to share members' personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their members' personal information, the reasons Purdue Federal chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information.	Does Purdue Federal share?	Can you limit sharing?
<b>For our everyday business purposes</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigators, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> <li>• Call 765.497.3328 or 800.627.3328, or</li> <li>• Email <a href="mailto:mbrservice@purduefed.com">mbrservice@purduefed.com</a></li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you may contact us at any time to limit our sharing.</p>
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Questions?	Call 765.497.3328 or 800.627.3328, or email <a href="mailto:mbrservice@purduefed.com">mbrservice@purduefed.com</a> .
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What we do	
How does Purdue Federal 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 Purdue Federal collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> </ul> <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"> <li>• Sharing for affiliates' everyday business purposes including information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <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 unless you tell us otherwise.

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"> <li>• <i>CU Channels</i></li> <li>• <i>Investment Services located at Purdue Federal</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Direct marketing companies</i></li> <li>• <i>Credit reporting agencies</i></li> <li>• <i>Mortgage companies</i></li> <li>• <i>Insurance companies</i></li> <li>• <i>Card processing companies</i></li> </ul>
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"> <li>• <i>Purdue Federal does not jointly market</i></li> </ul>