

### **Privacy Notice**

Rev. October 2013

### **FACTS**

## WHAT DOES THE PARTNERSHIP 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 account transactions
- Account balances and payment history
- Overdraft history and checking account information

#### 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 The Partnership Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Partnership 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	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	No	We don't share
For nonaffiliates to market to you	Yes	Yes

# To Limit Our Sharing

Call toll-free 800-285-3286

**Please note:** If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

#### **Questions?**

Call toll-free 800-285-3286 or go to www.ThePartnershipFCU.com

Who we are	
Who is providing this notice?	The Partnership Federal Credit Union
What we do	
How does The Partnership 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 The Partnership Federal Credit Union collect my personal information?	We collect your personal information, for example, when you  Open an account or deposit money Apply for a loan or pay your bills Show your government-issued ID  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes—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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to every individual on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
	<ul> <li>Our affiliates include our card processors and mortgage partners.</li> <li>The Partnership Federal Credit Union only shares with its affiliates for our everyday business purposes in order to process your transactions.</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	<ul> <li>Our nonaffiliates include companies that may offer insurance products to you.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	<ul> <li>Our joint marketing agreements are with non-affiliate partners and include companies that may offer insurance products to you.</li> </ul>

#### Other important information

The Partnership Federal Credit Union WILL NEVER solicit personal or account information via email, phone, or the internet. All requests for change of information including name, address and phone numbers will be required to be performed in Home Banking via secure email or in person in a branch or via US mail with an original notarized request.

