



# FACTS

What does PFCU (Pickens Federal Credit Union) Do with your Personal Information?

<b>WHY?</b>	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 information. Please read this Privacy Notice carefully to understand what we do.
<b>WHAT?</b>	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 balances, checking account information and card or other debt, payment history and wire transfer instructions. When you are no longer our member, we continue to share your information as described in this notice.
<b>HOW?</b>	All financial institutions need to share members' personal information to run their everyday business. In the section below, we list the reasons financial firms can share their members' personal information; the reasons PFCU chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES PFCU 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 investigations, or to 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>	YES	NO
<b>For our affiliates’ everyday business purposes –</b> information about your transactions, experiences and creditworthiness	NO	WE DON’T SHARE
<b>For our affiliates’ to market to you -</b>	NO	WE DON’T SHARE
<b>For our non-affiliates’ to market to you -</b>	NO	WE DON’T SHARE

QUESTIONS?	Call 864-898-5009
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## What we do

<b>How does PFCU protect my personal information?</b>	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.
<b>How does PFCU collect my personal information?</b>	<p>We collect your personal information:</p> <ul style="list-style-type: none"> <li>• When you open an account or apply for a loan</li> <li>• Make a wire transfer or file an insurance claim</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>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <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 non-affiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>

## DEFINITIONS

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial or non financial companies. PFCU has NO AFFILIATES.
<b>Nonaffiliates</b>	<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>• Non affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), mailhouse, consumer reporting agencies, data processors, and check/share draft printers.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, and American Income Life, Inc.</li> </ul>