

FACTS**WHAT DOES PSECU
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
- Credit History and Payment History
- Transaction History and Overdraft History

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 PSECU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PSECU 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	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
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	No	We don't share

**To limit
our sharing**

Call toll-free **800.237.7328, extension 3600** — our menu will prompt you through your choice(s).

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 **800.237.7328, extension 3600** or go to psecu.com/privacy.

Who we are

Who is providing this notice?

PSECU, PSECU Protect, LLC

What we do

How does PSECU 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.

To protect our members' privacy, we only work with companies that agree in writing to maintain strong confidentiality protections and limit the use of the information we provide.

How does PSECU collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- make deposits or withdrawals from your account
- make a wire transfer

We also collect your personal information from others such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with the PSECU name.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *PSECU does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *PSECU doesn't jointly market.*

Other important information

California and Vermont: PSECU automatically limits sharing of information with affiliates for members with a California or Vermont address.