

**FACTS** **WHAT DOES PRIME CARE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li><input type="checkbox"/> Social Security number and Addresses</li> <li><input type="checkbox"/> Employment and Payroll Information</li> <li><input type="checkbox"/> Account Number</li> </ul> When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
<b>How?</b>	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 Prime Care Credit Union, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PCCU Share	Can you limit this 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 report to credit bureaus.	YES	NO
<b>For our marketing purposes-</b> To offer our products and services to you.	YES	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates everyday business purposes-</b> Information about your transactions and experiences.	YES	YES
<b>For our affiliates everyday business purposes-</b> Information about your credit worthiness	YES	YES
<b>For non-affiliates to market to you</b>	NO	WE DON'T SHARE

**TO LIMIT OUR SHARING:**

**Call 757-388-3834**

**Please note:**

**If you are a new member, we can begin sharing your information (30) days from the date we send this notice. When you are no longer our member, 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 757-388-3834 or go to [www.primecarecu.org](http://www.primecarecu.org)

Who we are	
Who is providing this notice?	Prime Care Credit Union, Inc.
What we do	
How does <b>Prime Care Credit Union, Inc.</b> 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 <b>Prime Care Credit Union, Inc.</b> collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Open an account or become joint on an account</b></li> <li><input type="checkbox"/> <b>Apply for a loan or co-sign on a loan</b></li> <li><input type="checkbox"/> <b>Apply for an ATM/VISA Debit or VISA Credit Card</b></li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li><input type="checkbox"/> sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li><input type="checkbox"/> affiliates from using your information to market to you</li> <li><input type="checkbox"/> sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Credit Union Service Centers (<i>Shared Branching</i>), Credit Union 24</b></li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>CUNA Ins., Sentara, Equifax, FISERV, Exchange, Cirrus, Accel/Exchange, American Express, Summs Skip, IPFP Services, Communique, RA Rodgers, Corbin &amp; Company, Attorneys S. Leon, B. Gould and S. Brown.</i></li> </ul>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>PFP Services, CUNA Mutual, FISERV</i></li> </ul>
Other important information	
<p>As part of our commitment to you as members, Prime Care Credit Union, Inc., will protect the confidentiality of your account information. Employees and volunteers are informed of their responsibility to protect member information bound by this Privacy Policy Notice. Staff may access your account information only when necessary for business reasons. This may include but not limited to, reviewing new and closed share accounts, reviewing new and closed loan accounts, processing any type of loan, to open or close an account, and any information needed in performing annual information without proper consent.</p> <p>If you decide to terminate your membership or become an inactive member, Prime Care Credit Union, Inc. will adhere to this Privacy Policy.</p>	

