



Privacy Disclosure

What does Premier Community Credit Union do with your personal information?

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.

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
- Account balances and payment history
- Credit history and credit scores

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

Reasons we can share your personal information

1. 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 (Premier Community does share this information, and you can limit that sharing).
2. For our marketing purposes - to offer our products and services to you (Premier Community does share this information, and you can limit that sharing).
3. For joint marketing with other financial companies (Premier Community does not share this information).
4. For our affiliates' everyday business purposes - information about your transactions and experiences (Premier Community does share this information, but you can not limit that sharing).
5. For our affiliates' everyday business purposes - information about your credit worthiness (Premier Community does share this information, and you can limit that sharing).
6. For our affiliates to market to you (Premier Community does share this information, and you can limit that sharing).
7. For non-affiliates to market to you (Premier Community does not share this information).

To limit our sharing you can request a *Privacy Disclosure Form* by contacting us at:

- 209-235-1100
- info@premierccu.com
- Fill out the form below and mail it to: PCCU, P.O. Box 8929, Stockton CA 95208; or turn in the form at any one of our service centers

FAQ

Who is providing this notice? Premier Community Credit Union.

How does PCCU 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 PCCU collect my personal information? We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, 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
- affiliates from using your information to market to you
- sharing for non-affiliates 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.

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

Joint marketing - A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Note: If you are a new member, we can begin sharing your information 30 days from the date we sent you this notice. When you are no longer our member, we continue to share your information as described in this notice.

Mail-In Form	
The info below will be limited to sharing: <ul style="list-style-type: none">▪ Do not share information about my credit worthiness with your affiliates for their everyday business purposes▪ Do not allow your affiliates to use my personal information to market to me▪ Do not share my personal information with nonaffiliates to market their products and services to me	
Name	
Address, City, State, Zip	
Account #	
Teller #	