



## FEDERAL PRIVACY NOTICE

(Revised March 20, 2023)

### FACTS

WHAT DOES PATELCO CREDIT UNION AND ITS AFFILIATED CREDIT UNION SERVICE ORGANIZATIONS 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, income, and employment information
- account balances and transaction/payment history
- credit history and credit scores

#### 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 Patelco Credit Union and its affiliated CUSOs choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Patelco Credit Union and its affiliated CUSOs 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	No
<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	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We do not share

**Note:** If you are a new customer, we can begin sharing your information 45 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.

## WHO WE ARE

### Who is providing this notice?

Patelco Credit Union and its affiliated Credit Union Services Organizations (CUSOs).

## WHAT WE DO

### How does Patelco Credit Union and its affiliated CUSOs 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. Credit Union staff, management and volunteers are trained to keep consumer information strictly confidential.

### How does Patelco Credit Union and its affiliated CUSOS 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—information about your creditworthiness.
- affiliates from using your information to market to you.
- sharing for nonaffiliates to market to you.

State laws and Patelco 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 our wholly owned Credit Union Service Organizations (CUSOs).

### Nonaffiliates

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

- Patelco and its affiliated CUSOs do not share your personal information with nonaffiliates so they can market to you unless they are joint marketing financial company partners.

### Joint marketing

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

- Our joint marketing partners are financial companies and include financial planners, investment advisors and companies that sell various types of insurance.

## How to Exercise Your Privacy Choices

1. Go to [patelco.org/privacychoices](https://patelco.org/privacychoices) and enter the member's name and Member Number.

2. Select from the choices below by checking the box(es):

#### Joint Marketing

- Do not share my personal information with other financial institutions to jointly market to me.

#### Creditworthiness

- Do not share information about my creditworthiness with your affiliates for their everyday marketing purposes.

#### Affiliate Marketing

- Do not allow your affiliates to use my personal information to market to me.

3. Select **Submit** after entering the required verification code.

4. If you have additional Member Number, repeat the steps above for that number. Otherwise, you're done.