

# FACTS

## WHAT DOES Premier Financial Credit Union 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
- § Account Balances and Payment History
- § Credit History and Credit Score

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Premier Financial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PFCU 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	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

§ Mail the form below

**Please note:**

If you are a *new* member, we can begin sharing your information 30 days from the date we sent 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 898-4232 or Toll free 877-891-4232 or go to [www.yourpfcu.com](http://www.yourpfcu.com)



Mail-in Form	
	Mark below if you want to limit sharing: <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.
	Name
	Address
	City, State, Zip
	Account #

**Mail To:** Premier Financial Credit Union, 2017 Main Street  
P.O. Box 158, New Holstein, WI 53061-0158

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>Premier Financial Credit Union</b>
<b>What we do</b>	
<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>We limit access to information to those employees for whom access is appropriate.</b>
<b>How does PFCU collect my personal information?</b>	We collect your personal information, for example, when you  § <b>Open an account or give us your contact information</b> § <b>Pay your bills or apply for a loan</b> § <b>Use your credit or debit card</b>  <b>We also collect your personal information from others such as credit bureaus and other companies.</b>
<b>Why can't I limit all sharing?</b>	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
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	<b>Your choices will apply to everyone on your account.</b>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.  § <b>Premier Financial Credit Union has no affiliates.</b>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  § <b>Nonaffiliates we share with can include insurance companies.</b>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  § <b>Premier Financial Credit Union doesn't jointly market.</b>