

# FACTS

## WHAT DOES PCCU 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> | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> |
| <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 PCCU 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><br>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><br>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><br>information about your transactions and experiences   | Yes              | Yes                         |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness   | Yes              | Yes                         |
| <b>For our affiliates to market to you</b>  | Yes              | Yes                         |
| <b>For nonaffiliates to market to you</b>   | No               | Not Applicable              |

|                             |  |
|-----------------------------|--|
| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>■ Call <b>800-582-7228</b> and speak to one of our Member Service Representatives.</li> <li>■ Send us a message using the Contact Us link on our home page: <a href="http://www.pccu.com">www.pccu.com</a> or</li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> member, we can begin sharing your information [30] days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
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|                   |  |
|-------------------|--|
| <b>Questions?</b> | Call 800-582-7228 or use the Contact Us link on our web site: <a href="http://www.pccu.com">www.pccu.com</a> |
|-------------------|--|

### Mail-in Form

Please mail in this form to opt out of information sharing. You may also drop off the form at one of our branches.

|                  |  |  |
|------------------|--|--|
| Name             |  | <b>Mail to:</b><br>PCCU<br>631 East Main St<br>Hagerstown, IN<br>47346 |
| Address          |  |  |
| City, State, Zip |  |  |
| Member(s) #      |  |  |

| What we do  |   |
|---|---|
| <b>How does PCCU protect my personal information?</b>                                     | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We maintain physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>   |
| <b>How does PCCU collect my personal information?</b>                                     | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>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.</p> |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>  |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | <p>Information regarding you personally will not be shared. Each person will need to opt out.</p>   |

| Definitions            |  |
|------------------------|--|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p>  |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include CUNA Mutual Insurance.</i></li> <li>■ <i>Nonaffiliates we share with can include Member Driven Technologies.</i></li> </ul> |
| <b>Joint marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include:</i> <ul style="list-style-type: none"> <li>□ <i>CUNA Mutual Insurance.</i></li> </ul> </li> </ul>            |