



Have you *unbanked* today?

Rev 8/27/19

WHAT DOES PEOPLESCHOICE CREDIT UNION (PCU) 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 credit scores
- Payment history and transaction or loss history
- Overdraft history and credit history

When you are no longer our customer, we continue to share your information as described in this notice.

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 **member's** personal information; reasons PeoplesChoice Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PCU share?	Can you limit this sharing?
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	YES	NO
For our marketing purposes- to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates everyday business purposes- information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	NO
For nonaffiliates to market to you	YES	YES

To limit our sharing

- Call toll free **877-785-6328** our menu will prompt you through your choice(s)
- Visit us online: **www.peopleschoicecreditunion.com**
- Mail the form below Please note:

If you are a new customer, we can begin sharing your **information** [30] 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.

Questions?

Call toll free 877-785-6328 or go **www.peopleschoicecreditunion.com**



Who we are

Who is providing this notice?	PeoplesChoice Credit Union
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What we do

How does PeoplesChoice Credit Union 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 PeoplesChoice Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Pay your bills or deposit money ▪ Apply for a loan or provide account information ▪ Open an account <p>We also collect your personal information from others such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes-information about creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you tell us otherwise.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ PeoplesChoice Credit Union has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Non-affiliates we share with can include insurance companies
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include insurance companies



Mail-in Form

	Mark any/all you want to limit: <input type="checkbox"/> For joint marketing with other financial institutions <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Name	
	Address	
	City, State, Zip	
		Mail to: PeoplesChoice Credit Union 23 Industrial Park Rd Saco, ME 04072