

# Privacy Policy

## FACTS WHAT DOES MY PENSACOLA 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. The information can include:

- Social Security number and income
- account balances and payment history
- account transactions and checking account information

When you are *no longer* our member, 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 members' personal information; the reasons My Pensacola Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does My Pensacola Federal Credit Union 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	No
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions? Call 850.432.9939 or go to [www.pgfcu.com](http://www.pgfcu.com)

**Who we are****Who is providing this notice?**

My Pensacola Federal Credit Union

**What we do****How does My Pensacola Federal 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.

My Pensacola Federal Credit Union regularly accesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.

**How does My Pensacola Federal Credit Union 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 or credit card
- use your credit card 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

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- My Pensacola Federal Credit Union has no affiliates

**Nonaffiliates**

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

- Noneaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement agencies or printers, mailhouse, mortgage companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies.

**Joint marketing**

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

- Our joint marketing partners include investment, insurance, and other financial services companies.

**Other Important Information**

All nonaffiliated companies that act on our behalf and receive member information from us are contractually obligated to keep the information we provide to them confidential, and to use the member information we share only to provide the service we ask them to perform.