

# FACTS

## WHAT DOES PRIME 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 Credit card or other debt
- Credit history and Credit score
- Income and Employment Information

### 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 Prime Financial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Prime Financial CU 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	No
<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 nonaffiliates to market to you</b>	No	We don't share
<b>SMS consent or phone numbers for the purpose of SMS with third parties</b>	No	We don't share

### To limit our sharing

- Call **800-835-9680**- our menu will prompt you through your choice(s) **or**
- Visit us online: **[www.primefinancialcu.org](http://www.primefinancialcu.org)**

**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 **800-835-9680** or go to **[www.primefinancialcu.org](http://www.primefinancialcu.org)**

## Who we are

Who is providing this notice?	Prime Financial Credit Union
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## What we do

How does Prime Financial 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 Prime Financial CU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ <i>open an account or Provide employment information</i></li> <li>■ <i>apply for a loan or Give us your income information</i></li> <li>■ <i>show us your government-issued ID</i></li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates 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"> <li>■ <i>sharing for affiliates' everyday business purposes-information about your creditworthiness</i></li> <li>■ <i>affiliates from using your information to market to you</i></li> <li>■ <i>sharing for nonaffiliates to market to you</i></li> </ul> <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.

## Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Shared Service Centers</i></li> </ul>
Nonaffiliates	<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>Prime Financial Credit Union does not share with non-affiliates so they can market to you.</i></li> </ul>
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"> <li>■ <i>Our joint marketing partners include, credit card companies, mortgage companies and insurance companies.</i></li> </ul>

## Other important information

PFCU MYCARD periodically collects, transmits and uses geolocation information for enabling features that prevent fraudulent card use and alerts, but only if the End User expressly authorizes collection of such information. Geolocation Information can be monitored on a continuous basis in the background only while the app is being used or not at all, depending on the End User's selection. The End User can change his/her/their location permissions at any time in their device settings.