

PRIVACY Notice

CURRENT POLICY
AS OF APRIL 2020

WHAT WE DO

HOW DOES PEFCU COLLECT MY PERSONAL INFORMATION?	<p>We collect personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay bills or apply for loans • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
WHY CAN'T I LIMIT ALL MY SHARING?	Federal law gives you the right to limit only: Sharing for affiliates' everyday business purposes and information about your creditworthiness.

DEFINITIONS

AFFILIATES	Penn East Federal Credit Union has no affiliates.
NON-AFFILIATES	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Consumer reporting agencies • Check/share draft processors • Financial statement publishers • Plastic card processors • Government agencies
JOINT MARKETING	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

FACTS WHAT DOES PEFCU 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 to do
WHAT	<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"> • Social Security Number • Income • Assets • Employment Information • Credit History and Score <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 members' personal information, the reasons PEFCU chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES PEFCU SHARE?	CAN YOU LIMIT THE 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 MARKETING PURPOSES – To offer our products and services to you	YES	NO
FOR JOINT MARKETING WITH OTHER FINANCIAL COMPANIES	NO	WE DON'T SHARE
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 NON-AFFILIATES TO MARKET TO YOU	YES	YES

Negative Information Notice

As permitted by law, Penn East FCU may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

Error Resolution

It is each member's responsibility to review statements promptly. In the event of an error or question about a transaction, we must hear from no later than 60 days after we send the statement on which the problem or error first appeared.