

# FACTS

## WHAT DOES PRESTIGE COMMUNITY 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 account transactions
- account balances and credit card or other debt
- credit history and checking account 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 **Prestige Community Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Prestige CCU 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	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	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>	Yes	Yes

### To limit our sharing

- Call 972-715-4444 —our menu will prompt you through your choice(s) **or**
- Visit us online: [www.prestigecu.org](http://www.prestigecu.org)

**Please note:**

If you are a *new* customer, we can begin sharing your information 1 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 972-715-4444 or go to [www.prestigecu.org](http://www.prestigecu.org)

## Who we are

Who is providing this notice?

Prestige Community Credit Union

## What we do

How does **Prestige CCU** 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 **Prestige CCU** collect my personal information?

We collect your personal information, for example, when you

- apply for credit or apply for membership
- open account

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

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

If any account owner requests to limit sharing, it will apply to all account owners.

## Definitions

**Affiliates**

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

- Prestige Community Credit Union has no affiliates.

**Nonaffiliates**

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

- Nonaffiliates we share with can include: CUNA Mutual, Experian, TransUnion, Equifax, Lanvera, Resource Financial, Inc., Auto Exam and American Income Life.

**Joint marketing**

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

- Joint Marketing company we share with can include: Vantiv

## Other important information