



## PCFCU Privacy Policy

### What Does Pittsburgh Central Federal Credit Union (PCFCU) 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
- Checking Account Information
- Credit History
- Account Transactions
- Account Balances
- Transaction or Loss 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 **members'** personal information; the reasons **Pittsburgh Central FCU** chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does PCFCU 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 credit worthiness	No	We don't share
<b>For non affiliates to market to you</b>	No	We don't share

## Who we are

<b>Who is providing notice?</b>	Pittsburgh Central Federal Credit Union (PCFCU)
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## What we do

<b>How does PCFCU protect my personal information?</b>	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. PCFCU tests and assesses its information security measures, trains employees, and adopts upgrades and enhancements as necessary.
<b>How does PCFCU collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>• open an account</li><li>• show your driver's license</li><li>• use your debit or credit card</li><li>• give us your contact information</li><li>• apply for a loan</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li><li>• affiliates from using your information to market to you</li><li>• sharing for non affiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"><li>• Keystone Business Lending Solutions, LLC</li></ul>
<b>Non affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"><li>• Non affiliates we share with can include plastic card processors (credit/ATM/debit), consumer reporting agencies, data processors, check/share draft printers, and mortgage service companies.</li></ul>
<b>Joint marketing</b>	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• Our joint marketing partner is CUNA Mutual Group's MEMBERCONNECT</li></ul>