

**PUBLIC EMPLOYEES CREDIT UNION
PRIVACY POLICY**

FACTS

WHAT DOES PUBLIC EMPLOYEES 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.

At Public Employees Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Public Employees Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

What?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and account balances
- Checking Account information and overdraft history
- Credit history and transaction or loss history

When you are *no longer* our member, we continue to share your information as permitted or required by law and 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 Public Employees Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Public Employees 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	NA	NA
For our affiliates' everyday business purposes— information about your creditworthiness	NA	NA
For our affiliates to market to you	NA	NA
For non-affiliates to market to you	No	We don't share

Questions?

Call (800) 772-1955 or (512) 474-1955, send us an email at member@pecutx.org or write to us at: Public Employees Credit Union, PO Box 2205, Austin, Texas 78768-2205.

What we do

How does Public Employees 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. We also restrict access to non-public personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does Public Employees Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">■ open an account or deposit money■ apply for any credit union service, including a loan■ show us your driver's license We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit information sharing as follows: <ul style="list-style-type: none">■ sharing for affiliates' everyday business purposes—information about your creditworthiness■ affiliates from using your information to market to you■ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ <i>We have no affiliated companies.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ <i>Public Employees Credit Union does not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between Public Employees Credit Union and a non-affiliated financial company where we jointly market financial products or services to you. <ul style="list-style-type: none">■ <i>Our joint marketing partners may include financial service providers and insurance-related businesses.</i>