

# Privacy and Opt-Out Notification

<b>FACTS</b>	<b>What does Powerco Federal Credit Union do with your personal information?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security, Credit History, and Credit Score</li> <li>• Income and Employment Information</li> <li>• Account Balances and Payment History</li> </ul>
<b>How?</b>	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 Powerco Federal Credit Union chooses to share, and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Powerco Federal Credit Union Share?</b>	<b>Can you limit this sharing?</b>
<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	NO	NO
<b>For nonaffiliates to market to you</b>	YES	YES

<b>To Limit Our Sharing</b>	<ul style="list-style-type: none"> <li>• Call 1-800-633-5217 or 404-506-3750 or</li> <li>• Visit us online: <a href="http://www.powerco.org">www.powerco.org</a></li> </ul> <p>Please note: If you are a new member, we can begin sharing your information <u>30</u> days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 1-800-633-5217 or go to <a href="http://www.powerco.org">www.powerco.org</a>
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## Who We Are

**Who is Providing this Notice?**

Powerco Federal Credit Union

## What We Do

**How does Powerco Federal 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 Powerco Federal Credit Union collect my personal information?**

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your nonpublic personal information from others, such as credit bureaus, affiliates, or other companies.

**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

**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**

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

- Powerco Federal Credit Union has no affiliates.

### **Nonaffiliates**

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

- Financial service providers we share with can include insurance companies, mortgage service companies and other financial institutions.
- Non-financial companies we can share with can include consumer reporting agencies, data processors, check printers, financial statement publishers, plastic card processors, and other service providers.

### **Joint Marketing**

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

- Our joint marketing partners include insurance companies and service providers.