

# FACTS ABOUT YOUR PERSONAL PRIVACY

# WHAT DOES PGE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION

Why?	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing.</p> <p>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.</p>
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"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Transaction and loss history</li> <li>• Overdraft history</li> <li>• Account transactions</li> <li>• Checking account information</li> </ul> <p>When you are no longer a member of the credit union, we continue to share information about you as described in this notice.</p>
How?	<p>All financial institution's need to share members' personal information to run their everyday business and to process transactions, maintain member accounts, and report to credit bureaus. In the section below, we list the reasons financial institutions can share their members' personal information; the reasons we choose to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does the Credit Union share?	Can you limit this sharing?
FOR OUR EVERYDAY BUSINESS PURPOSES - to process your transactions, maintain your account, respond to court orders and legal investigations and/or report to credit bureaus	YES	NO
FOR OUR MARKETING PURPOSES - to offer our products and services to you	NO	WE DON'T SHARE
FOR JOINT MARKETING WITH OTHER FINANCIAL COMPANIES	YES	NO
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 AFFILIATES TO MARKET TO YOU	NO	WE DON'T SHARE
FOR NON AFFILIATES TO MARKET TO YOU	YES	NO

Who we are	
Who is providing this notice?	PGE Federal Credit Union
What we do	
How does PGE FCU 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 PGE FCU collect my personal information	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Provide account information</li> <li>• Provide mortgage information</li> <li>• Use your credit or debit card</li> <li>• Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> <li>• affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using 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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>• <i>PGE FCU has no affiliates.</i></li> </ul>
Nonaffiliates	<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>• PGE FCU does share with nonaffiliates for everyday business purposes only.</li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial service companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>PGE FCU joint marketing companies include CUNA MUTUAL INSURANCE and credit card companies if applicable.</i></li> </ul>