Rev. 1/1/2011

FACTS

## WHAT DOES PITTSBURGH FIREFIGHTERS' FEDERAL 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 Income
- Account Balances and Payment History
- Credit History and Credit Scores

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 Firefighter's Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pittsburgh Firefighters' FCU 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	Yes
For joint marketing with other financial companies	No	We do not share
For our affiliates everyday business purposes- information about your transactions and experiences	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

Mail the form below

**Please note:** If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.

Questions? Call (412) 928-8500

Mai	l-in	form
IME		101111

## Leave Blank Mark if you want to limit OR $\hfill \square$ Do not share my personal information with non-affiliates to market their [If you have a joint products and services to me. account your choices will apply to everyone Mail to: on your account unless you mark Address Pittsburgh below] Firefighters' FCU City State, Zip 500 South Main Street ☐ Apply my choices only to me Account # Pittsburgh, PA 15220

## Page 2

Who we are		
Who is providing this notice?	Pittsburgh Firefighters' Federal Credit Union	
What we do		
How does Pittsburgh	To protect your personal information form unauthorized access and use, we	
Firefighters' protect my	use security measures that comply with federal law. These measures	
personal information?	include computer safeguards and secured files and buildings.	
How does Pittsburgh	We collect your personal information, for example when you	
Firefighters' collect my	open an account or deposit money	
personal information?	pay your bills or apply for a loan	
	use your credit or debit card	
Why can't I limit sharing?	Federal law gives you're the right to limit only	
	<ul> <li>sharing for affiliates' everyday business purposes - information</li> </ul>	
	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	Your choices will apply to everyone on your account.	
sharing for an account I hold		
jointly with someone else?		

Definitions			
Affiliates	Companies related by common ownership or control. They can be financial		
	and nonfinancial companies. We do not have any affiliates.		
Nonaffiliates	Companies not related by common ownership or control. They can be		
	financial or non financial companies such as		
	Insurance companies	Consumer reporting agencies	
	Data processor	Plastic card printer	
	Share draft printers	Direct marketing companies	
Joint marketing	A formal agreement between nonaffiliated financial companies that		
	together market financial products or services to you such as		
	Cuna Mutual Group		