

# FACTS

## WHAT DOES POWER CO-OP 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.

### What?

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

- Name, address, Social Security number and Income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our member, 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 Power Co-op Employees Credit Union chooses to share; and whether you can limit this sharing.

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

Reasons we can share your personal information	Does Power Co-op Employees Credit Union 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>	NO	NO
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	WE DON'T SHARE
<b>For our affiliates to market to you</b>	NO	WE DON'T SHARE
<b>For nonaffiliates to market to you</b>	NO	WE DON'T SHARE

### Questions?

Call 515-332-4096 or go to [www.powercoopcu.com](http://www.powercoopcu.com)

**Who we are**

**Who is providing this notice?**

POWER CO-OP EMPLOYEES CREDIT UNION

**What we do**

**How does Power Co-op CU 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 nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.

**How does Power Co-op CU 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 personal information for others such as credit bureaus 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

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.

- Power Co-op Employees Credit Union has no affiliates.

**Nonaffiliates**

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

- Power Co-op Employees Credit Union does not share

**Joint marketing**

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

- Power Co-op Employees Credit Union does not jointly market.

**Other important information**

For more information on our Privacy Policy, you may write us at 1208 N 13<sup>th</sup> St, Humboldt IA 50548 or call us at 515-332-4096.