

FACTS**WHAT DOES PRINTING INDUSTRIES CREDIT UNION (PICU) 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 employment information
- Income and account balances and email addresses
- Payment history and credit history

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 **Printing Industries Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PICU 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	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 nonaffiliates to market to you	YES	YES

To limit our sharing

- Call 800-479-7837 —our menu will prompt you through your choice(s) **or**
- Visit us online: www.printcu.org

Please note:

If you are a *new* customer, we can begin sharing your information 10 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-479-7837 or go to www.printcu.org

Who we are

Who is providing this notice?

PRINTING INDUSTRIES CREDIT UNION

What we do

How does PICU 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 PICU collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Request a service or use your debit card or bill pay
- Make deposits or withdrawals from your account

We may 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to every individual on your account.

Definitions

Affiliates

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

- *Printing Industries Credit Union has no affiliates.*

Nonaffiliates

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

- *Including insurance companies, mortgage companies, non-profit organizations, and direct marketing companies.*

Joint marketing

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

- *Credit bureaus, insurance companies, direct marketing companies, credit union trade associations, and credit card processors.*

Other important information

In California, under the provision of the California Financial Information Privacy regulation, we must provide you the opportunity to opt-out from sharing your personal information if we share your information with our marketing partners. To opt-out, mail to Printing Industries Credit Union, 4333 Orange Street, Suite 100, Riverside, CA 92501.