



# Official Privacy Notice

| FACTS | WHAT DOES PINELLAS 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? | <p>The types of personal information we collect and share depend on the accounts or services 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>• Payment history</li> <li>• Transaction history</li> <li>• Overdraft history</li> <li>• Checking account information</li> <li>• Credit history and credit score</li> </ul> <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p> |
| 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 Pinellas Federal Credit Union chooses to share; and whether you can limit the sharing.   |

| Reasons we can share your personal information  | Does Pinellas FCU 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>   | Yes                      | 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 non-affiliates to market to you</b>  | No                       | We don't share              |

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| <b>Questions?</b> | Call 727.586.4422, visit <a href="http://www.pinellasfcu.org">www.pinellasfcu.org</a> , or write us at: Pinellas Federal Credit Union, PO Box 2300, Largo, FL 33779-2300. |
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| What we do   |  |
|--|--|
| <b>How does Pinellas Federal Credit Union protect my personal information?</b> | 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 non-public personal information about you to those employees and volunteers that need to know the information to provide products and services to you.  |
| <b>How does Pinellas Federal Credit Union collect my personal information?</b> | We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account</li> <li>• apply for a loan</li> <li>• apply for a credit union service</li> <li>• use your credit or debit card to pay bills</li> <li>• show your government issued ID</li> <li>• make deposits or withdrawals from your accounts</li> </ul> We also collect your personal information from others, including credit bureaus and other companies.   |
| <b>Why can't I limit all sharing?</b>  | Federal Law only gives you the right to limit information sharing as follows: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates' from using your information to market to you</li> <li>• sharing for non affiliates to market to you</li> </ul> However, we do not have any affiliates' with whom we share any information.<br>State law and individual companies may give you additional rights to limit sharing. |
| Definitions  |  |
| <b>Affiliates</b>  | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Pinellas Federal Credit Union has no affiliates.</i></li> </ul>   |
| <b>Non-affiliates</b>  | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Pinellas Federal Credit Union does not share with non-affiliates so they can market to you, except for our joint marketing arrangements.</i></li> </ul>   |
| <b>Joint Marketing</b>   | A formal agreement between Pinellas Federal Credit Union and a non-affiliated financial company where we jointly market our financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies.</i></li> </ul>  |



**[www.pinellasfcu.org](http://www.pinellasfcu.org)**  
**727.586.4422**