

**FACTS**

**WHAT DOES PASADENA SERVICE 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

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 Pasadena Service FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pasadena Service 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	Yes*
<b>For our affiliates' everyday business purposes</b> - information about 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 nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 877-297-4707 or go to [www.mypsfcu.org](http://www.mypsfcu.org)

**Who we are**

Who is providing this notice?

**Pasadena Service Federal Credit Union**

**What we do**

**How does Pasadena Service 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 Pasadena Service FCU 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 from 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 law and individual companies may give you additional rights to limit sharing. See below for more of your rights under state law.

**Definitions**

**Affiliates**

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

- ***Pasadena Service FCU does NOT share with our affiliates.***

**Nonaffiliates**

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

- ***Pasadena Service FCU does NOT share with our nonaffiliates so they can market to you.***

**Joint Marketing**

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

- Our joint marketing partners include credit card companies and insurance agencies.

**Other Important Information**

California law limits an institution from sharing information with affiliates and non-affiliated 3rd parties, except as necessary for our everyday business purposes or to offer our products and services to you.

\*California law requires us to allow you to opt-out of information-sharing for Joint Marketing purposes. To exercise your option to opt-out, please refer to the separate notice titled, "Important Privacy Choices for Consumers."

\*\*Includes Vernon Commerce Federal Credit Union, a division of Pasadena Service Federal Credit Union.