

Privacy Notice

FACTS	What Does Penn East 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 to 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: <ul style="list-style-type: none"> • Social Security Number • Assets • Credit History And Score • Income • Employment Information 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 customers' 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 Penn East Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Penn East Federal Credit Union Share?	Can You Limit The 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 Marketing Purposes – To offer our products and services to you	YES	NO
For Joint Marketing With Other Financial Companies	NO	We don't share
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 Non-Affiliates To Market You	YES	NO

What We Do	
How Does Penn East Federal Credit Union Protect My Information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal laws. These measures include computer safeguards and secured files and buildings.
How Does Penn East Federal Credit Union Collect My Personal Information?	We collect personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or deposit money • Pay bills or apply for loans • 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 My Sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes-information about your credit-worthiness • Affiliates from using your information to market you • Sharing for non-affiliates to market you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Penn East Federal Credit Union has no affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Consumer reporting agencies • Data processors • Check/share draft processors • Financial statement publishers • Plastic card processors • Government agencies
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.