



## **Privacy Notice**

Premier Federal Credit Union, your member owned financial institution, is committed to providing our members with competitive products and services to meet their financial needs and help them reach their goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give each member a copy of our Privacy Notice and Disclosure. It describes Premier Federal Credit Union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union. These privacy practices are followed by the Credit Union and its affiliate; therefore the notice will be applied to both. Members are informed, if after reading the notice they have questions, they may contact the Credit Union by telephone or writing the compliance department. The address of the main office and a toll free number must be provided on the notice.

### **Information We Collect**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us or our affiliate
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

### **Parties Who Receive Information From PFCU**

We may disclose nonpublic information about you to the following types of third parties.

- Financial service providers, such as insurance companies, and mortgage service companies.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors, and direct marketers.

Premier Federal Credit Union and its affiliate may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic personal information with each other as permitted by law.

### **Disclosure of Information to Parties that Provide Services**

In order for Premier Federal Credit Union to conduct

business of the Credit Union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the Credit Union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentially protectors and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

#### **Disclosure of Information About Former Members**

If you terminate your membership with Premier Federal Credit Union or it's affiliate, we will not share information we have collected about you, except as may be permitted or required by law.

#### **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

#### **What Members Can Do to Help**

Premier Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines.

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers), or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account number, social security numbers, etc. to other persons.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potential fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us – we are here to serve our members.

#### **Distribution**

By federal law, we are required to provide our Privacy Policy and Disclosure to all existing members prior to July 1st, 2001 and each year thereafter. New members must receive a copy of the Privacy Policy and Disclosure immediately upon joining the Credit Union and each year thereafter.

Questions? Please do not hesitate to call us!  
Premier Federal Credit Union  
PO Box 26590, Greensboro, NC 27415-6590  
(800) 873-2929 - [www.premierfcu.org](http://www.premierfcu.org)