

# FACTS

## WHAT DOES PACIFIC RESOURCE 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 credit history
- Transaction history and payment history
- Account transactions 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 member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Pacific Resource Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information                                                                                                                                           | Does Pacific Resource Credit Union 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 your transactions and experiences                                                                               | No                                        | N/A                         |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness                                                                                           | No                                        | N/A                         |
| <b>For nonaffiliates to market to you</b>                                                                                                                                                | No                                        | N/A                         |

### Questions?

Call: 800-276-6024 or go to [www.prcu.org](http://www.prcu.org)

**Who we are**

**Who is providing this notice?**

Pacific Resource Credit Union

**What we do**

**How does Pacific Resource Credit Union 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 Pacific Resource Credit Union collect my personal information?**

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals
- Apply for a loan or make a wire transfer
- 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 laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under CA. state law.]

**Definitions**

**Affiliates**

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

- *Pacific Resource Credit Union has no affiliates.*

**Nonaffiliates**

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

- *Pacific Resource Credit Union does not share with non-affiliates for marketing purposes.*

**Joint marketing**

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

- *Our joint marketing partners include: Insurance Service Provider.*

**Other important information**

\* Although federal law under the Gramm-Leach-Bliley Act does not allow an opt-out provision, California law (SB-1) allows members to opt-out of information sharing with companies we do business with to provide financial products and services. To exercise your opt-out right under California SB-1, please see the below notice titled IMPORTANT PRIVACY CHOICES FOR MEMBERS.

**Important Privacy Choices for Members – (SB1 Notice)**

You have the right to control whether we share some of your personal information.  
Please read the following information carefully before you make your choices below.

**Your Rights**

You have the following rights to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending your information about some other products or services.

**Your Choices**

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services:** Unless you say “No”, we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

**NO**, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

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**Time Sensitive Reply**

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with other companies with whom we have contracts to provide products and services.

Name: \_\_\_\_\_

Member Number: \_\_\_\_\_

Signature: \_\_\_\_\_

**To exercise your choices do (one of) the following:**

- (1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records) or;
- (2) Call this toll-free number (800) 276-6024 to speak to a Call Center Representative or;
- (3) Reply electronically by contacting us through the following internet option: [web@prcu.org](mailto:web@prcu.org)  
(Please write in the subject line: **SB1 Opt-Out**. Include your name and the last 4 digits of your member(s) in the body of the email.)

**PRCU USE ONLY:**

Date Received \_\_\_\_\_

Flag 21- “Privacy Opt-Out” Entered By: \_\_\_\_\_