



PALMETTO CITIZENS FEDERAL CREDIT UNION

FACTS

WHAT DOES PALMETTO CITIZENS 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? They types of personal information we collect and share depend on the product(s) or service(s) you have with us. This information can include:

- Social Security Number, income and employment information
- Payment, transaction and/or loss history

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 Palmetto Citizens Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we share your personal information	Does Palmetto Citizens FCU Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
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 nonaffiliates to market to you.	No	We don’t share

Questions? Call (803) 732-5000 or 1-800-435-5626 or go to www.palmettocitizens.org.

What we do

<p>How does Palmetto Citizens Federal Credit Union protect my personal information?</p>	<p>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.</p>
<p>How does Palmetto Citizens Federal Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Initiate a financial transaction on your account(s) • Use your debit or credit card(s) <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Palmetto Citizens Federal Credit Union has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies used to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners may include investment, insurance and other financial service accompanes engaged in direct marketing and the selling of consumer products and services.</i>

Questions?

Call (803) 732-5000 or 1-800-435-5626 or go to www.palmettocitizens.org.