

www.ppcu.org | 800.696.6009

Our Privacy Statement

We Respect Your Privacy

As your member-owned financial institution, Pacific Postal Credit Union (PPCU) is committed to meeting your financial needs and goals. We are equally committed to protecting your member privacy. The following privacy policy is provided to you as required by law and explains how we use and safeguard your personal financial information.

You can be confident that your personal data is used only for its intended purpose and will be kept confidential. If you have any questions, please contact PPCU at 800.696.6009.

Information We Collect and Disclose About You

We collect non-public 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 others
- Information we receive from a consumer reporting agency

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and do not use or re-use information for other than the required purpose. We do not permit these companies to sell member information to third parties.

In order to conduct the business of the credit union, we may disclose non-public personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Pacific Postal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to non-public personal information about you to those employees who have a specific business purpose in using your data. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to safeguard your non-public personal information.

Pacific Postal Credit Union Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information.

Please read the following information carefully before you make your choice below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and 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 you information about some other products or services.

Your Choice

Restrict Information Sharing with Affiliates and or Outside Companies we do business with: Unless you say "No," we may share personal and financial information about you with affiliated companies and/or outside companies we contract with to provide financial products and services to you.

() NO, please do not share personal and financial
information with your affiliates and/or outside companies.
Print Name
Sign Name
Last 3 digits of Your Account #
Date

You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliates.

To exercise your choice to opt out, complete, sign and send back this form to us at the address given below. You may also bring the form into any branch, fax to 408-275-6870 or email the completed form using our online banking secure message center.



1040 Leigh Avenue San Jose, CA 95126-4129 www.ppcu.org • 800.696.6009

