Privacy Policy

Rev. 12/18/2013

FACTS	WHAT DOES Peoples Choice 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?	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. ▪ Income and other information you might include in a credit application. ▪ Account balances and payment history. ▪ Credit history and information we receive from a consumer reporting agency. When you are *no longer* our customer, 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 Peoples Choice Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples Choice Federal Credit Union share?	Can you limit this sharing?
For 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 our marketing purposes – to offer our products and services to you	**NO**	**NO**
For joint marketing with other financial companies	**NO**	**NO**
For our affiliates' everyday business purposes – information about your transactions and experiences	**NO**	**NO**
For our affiliates' everyday business purposes – information about your credit worthiness	**NO**	**NO**
For nonaffiliates to market to you	**NO**	**NA**
Questions?	Call 402-475-7059 or go to www.peopleschoicelincoln.org	

Who we are	
Who is providing this notice?	Peoples Choice Federal Credit Union

What we do	
How does Peoples Choice Federal Credit Union protect my personal property?	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 Peoples Choice Federal Credit Union collect my personal information?	We collect your personal information, for example, when you ▪ Open an account ▪ Deposit money ▪ Pay your bills using our bill pay product ▪ Apply for a loan ▪ Use your debit card ▪ Show your driver's license or government issued identification. 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

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Peoples Choice FCU has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Peoples Choice FCU does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Peoples Choice FCU does not engage in joint marketing with non affiliated financial companies.

Other important information
If your personal contact information changes, please contact us at 402-475-7059. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.