

FACTS

What does PRESIDENTS 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 and account numbers, Account owner names, and birthdates, Member addresses and other pertinent personal information.
How?	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member personal information, the reasons Presidents FCU chooses to share, and whether you can limit this sharing.

Reasons we can share your Personal Information	Does Presidents 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 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	Yes
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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 513-941-6675 - our menu will prompt you through your choice(s) or • Visit us online: www.PresidentsFCU.org - send us an email request <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information immediately from the date we provide this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 513-941-6675 or go to www.presidentstfcu.org
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Who we are:	
Who is providing this notice?	Presidents Federal Credit Union

What we do:	
How does PRESIDENTS FCU 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 PRESIDENTS FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or change information on your account • apply for loan or mortgage • set up and conduct financial transactions such as ACH and preauthorized transactions
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. We share information as required by a court/legal entity.
What happens when I limit sharing for an account I hold jointly with someone else?	When you limit sharing for an account you hold jointly with someone else, both account owners' personal information is limited.

What we do:	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • PRESIDENTS FCU <i>has no affiliates</i>.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include insurance companies, securities broker-dealers, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mail house, consumer reporting agencies, data processors and check/share draft printers.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT and financial advisors.</i>

Other Important Information: